

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts, Bank Commissioner,

ANNUAL REPORT,
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1965

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 Causeway Street, Boston

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Chief Director of Bank Examinations

ARTHUR B. MALONE

Deputy Commissioner of Banks

and
General Counsel

JOHN P. CLAIR

Director of Savings Bank Examinations

GEORGE E. BONNEY

Assistant Director of Savings Bank Examinations

ALDEI C. BOURGEOIS

CONTENTS

	PAGE
Savings Banks and Institutions for Savings:	
Abstracts of Annual Reports	49
Aggregate Statements Index	103
Alphabetical Index	ix
General Remarks	v
Legislation	viii
Lists Showing Locations, Officers, Trustees, etc.	3
Mutual Savings Central Fund, Inc.:	
Statements of Condition	102
Location, Officers, Directors, etc.	47
Savings Bank Investment Fund:	
Statement of Condition	102
Location, Officers, Directors, etc.	47
Savings Banks Employees Retirement Association:	
Statement of Condition	102
Location, Officers, Trustees, etc.	47
Savings Bank Life Insurance:	
Exhibits	113

COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
FEBRUARY 1, 1966

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

Mass.
Pub. Doc. 8
1965-3

10-31-66
1865-1

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1965, there were 179 such banks in active operation.

During the fiscal year ended October 31, 1965, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 9, 1963	December 14, 1964	Westfield Savings Bank	141 Elm Street, Westfield
January 10, 1964	May 24, 1965	Mechanics' Savings Bank, Holyoke	200 Main Street, Holyoke

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
October 1, 1964	October 31, 1964	Warren Institution for Savings	*52 Congress Street, Boston
December 9, 1963	May 4, 1965	The Provident Institution for Savings in the Town of Boston	Building D, Prudential Plaza, Boston
December 23, 1964	June 11, 1965	Ipswich Savings Bank	Intersection of Main and Central Streets, Rowley
—	July 14, 1965	Webster Five Cents Savings Bank	†343 Main Street, Oxford
April 6, 1965	September 23, 1965	Malden Savings Bank	Raymond's Village Shopping Center, Malden
November 6, 1964	October 2, 1965	Bass River Savings Bank	825 Main Street, Osterville
May 25, 1965	October 18, 1965	People's Savings Bank of Brockton	25 Westgate Mall, Brockton

*Result of merger

†Relocation

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1965

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
July 14, 1964	East Cambridge Savings Bank	1304-1322 Cambridge Street, Cambridge
(Originally given permission to open at 1309 Cambridge Street, Cambridge, on April 16, 1964. Subsequent permission for relocation as above.)		
August 24, 1964	The Provident Institution for Savings in the Town of Boston	25 State Street, Boston
December 17, 1964	Charlestown Savings Bank	126 High Street, Boston
January 7, 1965	Peoples Savings Bank, Holyoke	465 Pleasant Street, Holyoke
March 1, 1965	Amherst Savings Bank	Northwest corner of the intersec- tion of Routes 9 & 47, Hadley
March 29, 1965	The Provident Institution for Savings in the Town of Boston	First Floor Mall, Charles River Plaza, at Cambridge and Bloss- som Streets, Boston
July 13, 1965	Suffolk Franklin Savings Bank	†18 Tremont Street, Boston
July 14, 1965	Cape Ann Savings Bank	Beach Street, easterly of the Bos- ton and Maine Railroad station, Manchester
August 25, 1965	Taunton Savings Bank	Within or in the vicinity of the Raynham Shopping Center, Inc. on Route 44, Raynham
September 7, 1965	Natick Five Cents Savings Bank	Northwest corner of the intersec- tion of Speen Street and Route 9, Natick
September 22, 1965	New Bedford Five Cents Savings Bank	At the corner of Acushnet Avenue and Dawson Street, New Bed- ford
October 5, 1965	Springfield Institution for Savings	†Northeasterly corner of Spring- field and Walnut Streets, Agawam

†Relocation

As of the fiscal year ended October 31, 1965, 73 banks had been authorized to operate branch offices, and there were 153 branches in operation.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$9,432 million. During the fiscal year the assets increased approximately \$652 million, an increase of 7.43 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1961	\$6,975,623	\$473,648	7.28
1962	7,514,632	539,009	7.73
1963	8,072,894	558,262	7.43
1964	8,779,990	707,096	8.76
1965	9,432,073	652,083	7.43

Investments in all types of notes, bonds, etc., which savings banks are permitted to acquire have, in general, increased. U. S. Government holdings have increased approximately \$63 million, bank and fire insurance company approximately \$28 million and municipal obligations \$643 thousand. The total investment in other types of bonds decreased \$6 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1964, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$551 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$6,496 million and represent 68.87 per cent of total assets.

DEPOSITS

The deposit liability of the 179 savings banks at the close of business October 31, 1965, amounted to \$8,348 million and represented 3,542,221 accounts. The club deposit figure amounting to \$30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1965, deposits increased in the amount of \$595 million which compares with an increase of \$620 million in the preceding year.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$780 million, or 9.31 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$37 million since the fiscal year ended October 31, 1964. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1965. Statement number 3 of this report is now headed "Dividend Rates," and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$329 million, which is an increase of \$30 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.8 million at the close of business October 31, 1965. No application for a loan has been received since prior to the year 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1965, this Fund insured the full amount of the deposits in 171 of the 179 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$69 million at the close of business October 31, 1965. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 31, 1965.

SAVINGS BANKS INVESTMENT FUND

Shares of beneficial interest outstanding grew to 26,839 a gain of nearly 20 per cent during 1965, while assets, at cost, of the Fund increased from \$28.4 million to \$35.7 million during the year, a gain of about 38 per cent. On October 31, 1965, market value of the Fund was \$47.9 million. Established by Chapter 283 of the Acts of 1945 as amended by Chapter 624 of the Acts of 1945, the Fund is of the open-end type and its shares as of October 31, 1965, were held by 89 savings banks, 3 life insurance departments and the Savings Banks Employees Retirement Association. Net asset value per share on October 31, 1965, was \$1,329.42 on a cost basis and \$1,784.58 on a market basis.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and seventy-one member banks plus seven associations. The total resources of this Association amounted to \$32 million at the close of business October 31, 1965.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1965

CHAPTER	AMENDMENT TO:	DESCRIPTION
42	G.L., C. 168, s. 41, par. 2	Limiting the total liabilities of certain partnerships, associations or corporations to a savings bank.
74	G.L., C. 168, s. 58, par. 1	Relative to the guaranty fund.
154	G.L., C. 167, s. 12	Further prohibiting unauthorized banking.
263	G.L., C. 167, s. 35(8), 38(7); C. 168, s. 51, 51(b)	Authorizing participation loans with domestic life insurance companies.
265	G.L., C. 168, s. 36, par. 8	Limiting the liabilities of one person on mortgage loans to a savings bank.
268	G.L., C. 168, s. 47, 48, 49	Allowing greater participation in certain equities.
310	G.L., C. 155, s. 3A	Authorizing public service corporations to deposit funds in savings banks.
705	G.L., C. 167, s. 51, 51(b)	Relative to participation loans insured by the federal housing administration.

The following two Acts became effective subsequent to October 31, 1965, the date of this annual report, but are included for the purpose of complete legislative reporting as of the time of the printing of this document.

810	G.L., C. 168, s. 37 G.L., C. 178, s. 9	Increasing personal loan limit from \$1,500 to \$3,500.
852	G.L., C. 168, s. 10, prov. 3	Prohibiting newly elected trustees or other officers from also serving as directors or officers of commercial banks

Regulations

The Commissioner of Banks promulgated no regulations relating to savings banks during the period beginning November 1, 1964, and ending October 31, 1965.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	50
Amherst Savings Bank	Amherst	3	51
Andover Savings Bank, The	Andover	3	51
Arlington Five Cents Savings Bank	Arlington	4	51
Assabet Institution for Savings	Maynard	27	79
Athol Savings Bank	Athol	4	51
Attleborough Savings Bank	North Attleborough	33	85
Barre Savings Bank	Barre	4	52
Bass River Savings Bank	Yarmouth	47	101
Bay State Savings Bank	Worcester	46	100
Belmont Savings Bank	Belmont	5	53
Benjamin Franklin Savings Bank	Franklin	18	68
Berkshire County Savings Bank	Pittsfield	34	87
Beverly Savings Bank	Beverly	5	53
Boston Five Cents Savings Bank, The	Boston	5	53
Braintree Savings Bank, The	Braintree	10	59
Bridgewater Savings Bank	Bridgewater	10	59
Brighton Five Cents Savings Bank	Boston	5	53
Bristol County Savings Bank	Taunton	40	93
Broadway Savings Bank	Lawrence	22	73
Brookton Savings Bank	Brookton	10	59
Brookline Savings Bank	Brookline	11	59
Cambridge Savings Bank	Cambridge	11	60
Cambridgeport Savings Bank	Cambridge	11	60
Canton Institution for Savings, The	Canton	12	61
Cape Ann Savings Bank	Gloucester	19	69
Cape Cod Five Cents Savings Bank	Harwich	20	70
Central Savings Bank, The	Lowell	24	75
Charlestown Savings Bank	Boston	5	54
Chelsea Savings Bank	Chelsea	12	61
Chicopee Savings Bank	Chicopee	13	62
Chicopee Falls Savings Bank	Chicopee	13	62
Citizens' Savings Bank, The	Fall River	16	66
City Savings Bank of Pittsfield	Pittsfield	35	87
Clinton Savings Bank	Clinton	13	63
Cohasset Savings Bank	Cohasset	14	63
Community Savings Bank	Lawrence	22	73
Conway Savings Bank	Conway	14	63
County Savings Bank	Chelsea	13	61
Crocker Institution for Savings	Montague	30	81
Danvers Savings Bank	Danvers	14	63
Dedham Institution for Savings	Dedham	14	64
Dorchester Savings Bank	Boston	6	54
Dukes County Savings Bank	Edgartown	15	65
East Boston Savings Bank	Boston	6	55
East Bridgewater Savings Bank	East Bridgewater	15	64
East Cambridge Savings Bank	Cambridge	12	61
Easthampton Savings Bank	Easthampton	15	65
East Weymouth Savings Bank	Weymouth	43	97
Eliot Savings Bank	Boston	7	55
Essex Savings Bank	Lawrence	23	73
Everett Savings Bank	Everett	15	65
Fairhaven Institution for Savings	Fairhaven	16	65
Fall River Savings Bank	Fall River	16	66
Fall River Five Cents Savings Bank	Fall River	16	67
Fitchburg Savings Bank	Fitchburg	17	67
Florence Savings Bank	Northampton	32	84
Foxborough Savings Bank	Foxborough	17	67
Framingham Savings Bank	Framingham	18	68
Franklin Savings Institution, The	Greenfield	19	69

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Gardner Savings Bank, The	Gardner	18	69
Georgetown Savings Bank	Georgetown	18	69
Granite Savings Bank	Rockport	37	89
Great Barrington Savings Bank	Great Barrington	19	69
Greenfield Savings Bank	Greenfield	19	70
Grove Hall Savings Bank	Boston	7	55
Hampden Savings Bank	Springfield	39	92
Haverhill Savings Bank	Haverhill	20	71
Haydenville Savings Bank	Williamsburg	44	98
Hibernia Savings Bank, The	Boston	7	55
Hingham Institution for Savings, The	Hingham	20	71
Holliston-Hopkinton Savings Bank	Hopkinton	21	72
Holyoke Savings Bank	Holyoke	21	71
Home Savings Bank	Boston	7	55
Hudson Savings Bank	Hudson	22	73
Hyde Park Savings Bank, The	Boston	8	56
Institution for Savings, in Newburyport and its vicinity	Newburyport	31	83
Ipswich Savings Bank	Ipswich	22	73
Lawrence Savings Bank	Lawrence	23	74
Lee Savings Bank	Lee	23	74
Leicester Savings Bank	Leicester	23	75
Lenox Savings Bank	Lenox	24	75
Leominster Savings Bank	Leominster	24	75
Lexington Savings Bank	Lexington	24	75
Lincoln Savings Bank	Boston	8	56
Lowell Five Cent Savings Bank, The	Lowell	25	76
Lowell Institution for Savings	Lowell	25	76
Ludlow Savings Bank	Ludlow	26	77
Lynn Five Cents Savings Bank	Lynn	26	77
Lynn Institution for Savings	Lynn	26	77
Malden Savings Bank	Malden	26	77
Marblehead Savings Bank	Marblehead	27	78
Marlborough Savings Bank	Marlborough	27	78
Mechanics' Savings Bank	Holyoke	21	71
Mechanics' Savings Bank	Reading	36	89
Medford Savings Bank	Medford	27	79
Medway Savings Bank	Medway	28	79
Melrose Savings Bank	Melrose	28	79
Merrimac Savings Bank	Merrimac	28	79
Middleborough Savings Bank	Middleborough	28	80
Middlesex Institution for Savings, The	Concord	14	63
Millford Savings Bank	Millford	29	80
Millbury Savings Bank	Millbury	29	81
Milton Savings Bank	Milton	29	81
Monson Savings Bank	Monson	29	81
Nantucket Institution for Savings	Nantucket	30	81
Natick Five Cents Savings Bank	Natick	30	82
New Bedford Five Cents Savings Bank	New Bedford	30	82
New Bedford Institution for Savings	New Bedford	31	83
Newburyport Five Cents Savings Bank	Newburyport	31	83
Newton Savings Bank	Newton	31	83
Nonotuck Savings Bank	Northampton	32	85
North Adams Hoosac Savings Bank	North Adams	32	84
Northampton Institution for Savings	Northampton	33	85
North Avenue Savings Bank	Cambridge	12	61
North Brookfield Savings Bank	North Brookfield	33	85
North Easton Savings Bank	Easton	15	65
North Middlesex Savings Bank	Ayer	4	52
Orange Savings Bank	Orange	34	86
Palmer Savings Bank	Palmer	34	87
Pentucket Five Cents Savings Bank	Haverhill	20	71
People's Savings Bank of Brockton	Brockton	11	59
Peoples Savings Bank	Holyoke	21	72
People's Savings Bank, in the city of Worcester	Worcester	46	100
Plymouth Savings Bank	Plymouth	35	87
Plymouth Five Cents Savings Bank	Plymouth	35	88

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	51
Provident Institution for Savings in the Town of Boston, The	Boston	8	57
Quincy Savings Bank	Quincy	36	89
Randolph Savings Bank	Randolph	36	89
Rockland Savings Bank	Rockland	36	89
Salem Savings Bank	Salem	37	90
Salem Five Cents Savings Bank	Salem	37	90
Seamen's Savings Bank	Provincetown	35	88
Shelburne Falls Savings Bank	Shelburne	37	91
Somerset Savings Bank	Somerville	38	91
Somerville Savings Bank	Somerville	38	91
South Adams Savings Bank	Adams	3	50
South Boston Savings Bank	Boston	8	57
Southbridge Savings Bank	Southbridge	38	91
South Scituate Savings Bank	Norwell	34	86
South Weymouth Savings Bank	Weymouth	43	97
Spencer Savings Bank	Spencer	38	91
Springfield Five Cents Savings Bank	Springfield	39	92
Springfield Institution for Savings	Springfield	39	93
Stoneham Savings Bank	Stoneham	39	93
Suffolk Franklin Savings Bank	Boston	9	57
Taunton Savings Bank	Taunton	40	93
Union Savings Bank	Fall River	17	67
Union Savings Bank of Boston	Boston	9	57
Uxbridge Savings Bank	Uxbridge	40	93
Wakefield Savings Bank	Wakefield	40	94
Waltham Savings Bank	Waltham	41	94
Ware Savings Bank	Ware	41	95
Wareham Savings Bank	Wareham	41	95
Warren Savings Bank	Warren	41	95
Warren Five Cents Savings Bank	Peabody	34	87
Warren Institution for Savings	Boston	9	58
Washington Savings Bank	Lowell	25	77
Watertown Savings Bank	Watertown	42	95
Webster Five Cents Savings Bank	Webster	42	95
Wellfleet Savings Bank	Wellfleet	42	96
Westborough Savings Bank	Westborough	42	96
Westfield Savings Bank	Westfield	43	97
West Newton Savings Bank	Newton	32	83
Weymouth Savings Bank	Weymouth	44	97
Whitinsville Savings Bank	Northbridge	33	85
Whitman Savings Bank	Whitman	44	98
Willey Savings Bank	Boston	10	58
Williamstown Savings Bank	Williamstown	44	99
Winchendon Savings Bank	Winchendon	45	99
Winchester Savings Bank	Winchester	45	99
Winthrop Savings Bank	Winthrop	45	99
Woburn Five Cents Savings Bank	Woburn	45	99
Worcester County Institution for Savings	Worcester	46	101
Worcester Five Cents Savings Bank	Worcester	46	101
Worcester Mechanics Savings Bank	Worcester	47	101
Worcester North Savings Institution, The	Fitchburg	17	67
Woronoco Savings Bank	Westfield	43	97
Mutual Savings Central Fund, Inc.	Boston	47	102
Savings Bank Investment Fund	Boston	47	102
Savings Banks Employees Retirement Association	Boston	47	102

SAVINGS BANK LIFE INSURANCE

	Page
List of Issuing Banks	113
Aggregate Statement of Condition	114
Aggregate Statement of Income and Disbursements	115
Aggregate Exhibit of Policies	116
General Insurance Guaranty Fund	116
Savings Bank Life Insurance Council	117

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON**Abington Savings Bank**
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	John I. Maxwell <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Ralph S. Alden <i>Assistant Treasurer</i>

James E. Doughty
*Clerk of Corporation**Trustees*

R. S. Alden	D. H. Lynch
*D. J. Bone	J. I. Maxwell
*W. E. Browne	H. I. Perry
L. D. Chandler	*W. A. Robbins
†J. W. Dennis	*C. A. Robertson
†G. F. Garrity	C. A. Smith
R. W. Gates	*J. P. Smith
M. D. Haskins	*C. A. Tarr
L. A. Hathaway	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 5 and October 5
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS**South Adams Savings Bank**
2 Center Street

Date of Incorporation, May 1, 1869

Charles F. Reid <i>President</i>	John J. Gallivan <i>Treasurer</i>
John J. Gallivan <i>Exec. Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>
George F. Boisvert	Walter J. Donovan
Leo V. Willett <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*G. F. Boisvert	†B. P. Polak
W. J. Donovan	*C. F. Reid
J. J. Gallivan	H. M. Rice
†T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
F. S. Lazarczyk	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY**Provident Institution for Savings in the Towns of Salisbury and Amesbury**
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey	Hugh A. Miller
George L. Briggs, Jr.	<i>Assistant Treasurer</i>
Clarence D. Roberts <i>Vice Presidents</i>	Albert Leddy <i>Clerk of Corporation</i>

Trustees

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST**Amherst Savings Bank**
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	H. David Cary
Scott H. Harvey	Alexander Madenski
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Bruce G. Brown	Robert McCarter
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

R. L. Bates	*R. McCarter
R. R. Blair	H. F. Page
B. G. Brown	*W. P. Rackliffe
K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	*T. E. Sullivan
†H. M. Elder	*F. A. Thompson
P. T. Ford	I. B. VanWert
R. P. Hadley	†W. L. Vincent
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER**The Andover Savings Bank**
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices**108 Main Street, North Andover**
5 Hampshire Street, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Gardner Sutton	Lyman S. Appleton
<i>Clerk of Corporation</i>	Dana W. Kingsley <i>Assistant Treasurers</i>

Trustees

*L. S. Appleton	J. M. Kemper
*T. A. Bridges	R. D. MacGowan
*W. E. Brimer	†E. C. Nichols
†L. S. Finger	*A. W. Reynolds
*B. S. Flagg	H. N. Stevens, Jr.
*R. M. Henderson	†G. Sutton

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue
Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark
President

Paul A. Cameron
Treasurer

Gardner C. Porter
Arthur D. Saul, Jr.
Paul A. Cameron
Vice Presidents

Raymond H. Fougere
George C. Henderson, Jr.
Alexander Malcomson, Jr.
Janet M. Pavliska
Assistant Treasurers

Robert F. O'Brien
Clerk of Corporation

Gardner C. Porter
Chairman of Board

Trustees

R. W. Baker
M. W. Bradford
P. A. Cameron
*E. P. Clark
J. B. Fox
†H. M. Gott
†M. L. Hatch
*W. F. Homer, Jr.

F. Keefe
†W. C. McCarty
R. F. O'Brien
*G. C. Porter
G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

ATHOL

Athol Savings Bank
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd
President

Arthur R. James
Treasurer

James M. O'Laughlin
Vice President

Leonard E. King
Assistant Treasurer

George W. Grant
Clerk of Corporation

Trustees

R. Allison
W. Findlay
G. Grant
†L. C. Grover
R. R. Haven
*E. J. Herd
†H. H. Higgins

A. R. James
†P. P. Jerris
*J. M. O'Laughlin
*S. A. Perekslis
*H. O. Robinson
*A. S. Rose

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence
President

Stanley H. Turner
Treasurer

Robert H. J. Holden
Stephen W. Sabine
Vice Presidents

George P. Koronis
Lawrence E. Small
Assistant Treasurers

Edwin B. Coltin
Clerk of Corporation

Trustees

D. E. Boatman
E. B. Coltin
*S. F. Conant
B. W. Drew
R. H. J. Holden
R. U. Holden
†F. Jahn
*C. A. P. Lawrence

R. J. O'Toole
†A. L. Paulson
*J. R. Pender
*S. W. Sabine
†W. L. Sheedy
*J. T. Sullivan
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion
President

John E. Maki
Treasurer

Sherwood C. Case
Albert J. Regienus
Vice Presidents

F. William McQuestion
Chairman of Board

Irving M. Hale
Clerk of Corporation

Trustees

C. G. Allen, Jr.
*J. W. Britton
G. P. Brown (Hon.)
†P. T. Carroll
*S. C. Case
C. G. Connington, Sr.
†I. M. Hale
†E. C. Hutchinson

J. E. Maki
*F. W. McQuestion
*G. F. McQuestion
M. H. Paull (Hon.)
*A. J. Regienus
G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

BELMONT**Belmont Savings Bank**
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	William W. Arbuckle <i>Treasurer</i>
Hans A. Laaby August R. Meyer Robert B. Pitcher Edward C. Wilson <i>Vice Presidents</i>	Dorothy G. Backman Francis Harvey <i>Assistant Treasurers</i> A. Leavitt Taylor <i>Clerk of Corporation</i>

Trustees

†L. C. Anderson W. W. Arbuckle G. Cushman W. J. Davidson V. L. Hennessy S. Horwitz R. O. Howe C. Kendall *H. A. Laaby	*A. R. Meyer †C. B. Nickerson *R. B. Pitcher S. D. Robbins †W. A. Schan *S. L. Simonds A. L. Taylor *E. C. Wilson
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Deposits go on interest fifteenth business day of each month

Dividends are payable 4th Monday of January and July

Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY**Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	R. Wendell Dronsfield <i>Treasurer</i>
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Thomas H. Bott, Jr. <i>Exec. Vice President</i>	Margaret P. Gulbrandsen Sheldon R. Norwood Clay G. Parmenter <i>Assistant Treasurers</i>
Curtland C. Brown Abraham Glovsky John C. Lovett Leroy D. Marston Albert E. Parkhurst George R. Spear <i>Vice Presidents</i>	Roy K. Patch <i>Clerk of Corporation</i>

Trustees

T. H. Bott, Jr. *C. C. Brown L. W. Cann P. R. Clark †L. W. Davis R. W. Dronsfield T. F. Fitzgibbon *N. C. Foster A. Glovsky †P. T. Greenlaw †J. B. Hill J. A. Kelly	*J. C. Lovett †R. O. Lunn L. D. Marston C. F. Nagel A. E. Parkhurst R. K. Patch *P. K. Rowe R. M. Silsby *G. R. Spear R. S. Stapledon W. C. Tannebring, Jr. †J. C. Wilson
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Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March**BOSTON****The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, February 22, 1825

Branch Offices77 Milk Street
385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
441 Brookline Avenue**The Boston Five Cents Savings Bank Continued****2343 Washington Street**696 Centre Street, Jamaica Plain
1906 Centre Street, West Roxbury

Robert M. Morgan <i>President</i>	Richard B. Franklin <i>Treasurer</i>
G. Churchill Francis <i>Exec. Vice President</i>	Herbert P. Gray S. Lyle Hall John R. MacSwan Jack A. Marshall L. Walter Nelson George H. Robinson Robert J. Spiller Clarence D. Wilson <i>Assistant Treasurers</i>
Edwin J. Beck Daniel L. Brown Robert T. Lawrence Howard C. Nason Charles H. Wood <i>Vice Presidents</i>	
Fosdick P. Harrison <i>Clerk of Corporation</i>	

Trustees

B. Adams W. S. Ballard *D. H. Bigelow *M. G. Bolster R. F. Bradford *D. L. Brown S. C. Brown T. D. Cabot F. J. Carey *A. L. Coburn, Jr. †H. W. Cole R. W. Cordingley C. M. Cutler L. Dana J. A. Erickson A. P. Everts, Jr. A. G. Ferguson (Hon.) G. C. Francis †T. B. Gannett W. F. Goodale, Jr. C. S. Hart F. W. Hatch P. F. Hellmuth R. R. Higgins	*D. H. Howie C. Hunneman *V. C. Johnson W. F. Keesler N. W. Kenney *R. M. Morgan J. R. Morss W. F. Morton D. R. Sargent E. W. Smith *J. J. Snyder H. Stuetzer, Jr. †D. G. Sullivan L. A. Sykes D. T. Trigg F. F. Vorenberg E. Walcott †R. P. Waters, Jr. L. H. Weinstein M. C. Wheeler J. N. White R. G. Wiese †A. S. Woodworth P. I. Wren
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Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

Brighton Five Cents Savings Bank

309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices

121 Harvard Avenue, Allston

1948 Beacon Street, Cleveland Circle

Charles J. Kiley <i>President</i>	Edward T. Kiley <i>Treasurer</i>
Edward T. Kiley <i>Vice President</i>	Barry F. St. George <i>Assistant Treasurer</i>

George F. Cahill
*Clerk of Corporation***Trustees**

†K. H. Brock J. H. Burke G. F. Cahill H. G. Cawley *N. J. Cuggino K. Donovan *J. J. Droney J. S. Kavanah	*C. J. Kiley E. T. Kiley E. J. King †J. J. Murphy *E. K. Pillsbury †J. W. Sullivan *A. J. Welch, Jr.
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Wednesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Charlestown Savings Bank

55 Summer Street

Date of Incorporation, April 7, 1854

Branch Offices

25 Union Street

1645 Tremont Street

1 Thompson Square, Charlestown

532 Commonwealth Avenue

1355 Washington Street

Norman F. Barrett

President

Wallace C. Baxter

Theodore L. Storer

Charles F. Whiting

John E. Wilkinson

Percy R. Ziegler

Vice Presidents

Florence M. Moody

Clerk of Corporation

John E. Wilkinson

Treasurer

Henry T. Andrews

Albion M. DeLong

Kenneth N. S. Ferguson

Oliver C. Peterson

Louise Seely

Walter O. Spofford

John E. Stewart

Robert H. Sulis

Horace W. Tibbetts

Carl H. Wiedemann

*Assistant Treasurers**Trustees*

*R. G. Babcock

*S. C. Badger

*N. F. Barrett

W. C. Baxter

G. W. Blackwood

W. G. Bowler

W. S. Brewster

†A. T. Buros

M. M. Cantor

R. C. Damon

†W. D. Duryea

P. Eiseman

J. Farley

R. B. Fowler

R. J. Gardner

E. V. Grabill

G. Hansen

J. P. Healey

E. Henderson, III

T. M. Hennessey

*T. M. Horan

*D. J. Hurley

R. B. Johnson

M. J. Lorimer

A. Loring

J. W. Lowe

†C. F. Machen

H. B. McGuire

†O. S. Morrill

H. L. Niles

E. H. Perkins

J. J. Quinn

†D. L. Rhind

H. B. Shepard

H. W. Shumaker

*F. F. Stockwell

T. L. Storer

J. H. Sweeney

R. P. Tibolt

C. W. Trempf

F. L. Tucker

C. M. Werly

S. L. Whipple

C. F. Whiting

J. E. Wilkinson

*P. R. Ziegler

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in November

Dorchester Savings Bank

572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices

1625 Blue Hill Avenue, Mattapan

569 Washington Street

Arthur F. Shaw, Jr.

President

Ralph Lowe, Jr.

Endicott Smith

Frederick C. Holland

Robert L. Clark

Vice Presidents

Robert L. Clark

Treasurer

Herbert S. French

Alton L. Horte

Alice C. Kenney

Louis H. Maurer

Assistant Treasurers

Linwood F. Gifford

*Clerk of Corporation**Trustees*

G. Y. Berry, Jr.

C. E. Borden

R. F. Chamberlain

R. L. Clark

C. F. Collins

E. A. Craig

*M. P. Ellis

†C. R. Erlandson

†W. R. Freeman

L. F. Gifford

B. S. Jackson

†R. P. Kenney

*R. Lowe, Jr.

J. C. Mahoney

D. W. Newcomb

*A. F. Shaw, Jr.

E. Smith

*R. E. Smith

A. V. Thompson

*C. L. Whittier

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday in May

East Boston Savings Bank

10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office

5 Bennington Street

William T. Vose

President

George E. Hodge

Stewart P. Lynch

Vice Presidents

J. Douglas Brown

Clerk of Corporation

Robert E. Turpin

Treasurer

C. Maxwell French

Richard P. Belcher

Charles R. Cranford

*Assistant Treasurers**Trustees*

*J. E. Bagley, Jr.

J. D. Brown

†P. A. Cervizzi

*C. E. Doane

G. W. Downie

*F. B. Duncan

W. H. Dykstra

J. Guarino

†H. A. Ham

*G. E. Hodge

T. E. Key

A. Loschi

†J. I. Lynch

*S. P. Lynch

R. H. McLaughlin

G. M. Morrison, Jr.

W. R. Morrison, Jr.

A. S. Pigeon

*G. Pigeon

R. E. Turpin

*W. T. Vose

R. E. Webb

A. F. Wilson

J. Woolley

Deposits go on interest fifteenth day of each month

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws Monday preceding fifteenth day of April

*Member of Board of Investment.

†Member of Auditing Committee.

Elliott Savings Bank**165 Dudley Street (Roxbury District)****Date of Incorporation, February 8, 1864**

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
Richard S. Willis <i>Vice Presidents</i>	Charles P. Read <i>Assistant Treasurers</i>

Walter R. Meins
Clerk of Corporation

Trustees

*E. L. Bond	†W. R. Meins
H. E. Braconier	R. E. Mills
H. J. Chilton	†H. D. Norstrand
E. H. Eacker	*D. K. Packard
†B. H. Field	E. B. Rowlings
†R. C. Folsom	G. B. Smith
L. K. Hawkins	G. A. Stockemer
P. R. Hebert	M. G. Summers
*L. P. Hills	*T. S. Thompson
†D. C. Howlett	H. C. Ward
R. C. Hussey	*R. S. Willis
F. D. Littlefield	*W. Wright

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
first Tuesday in April

Grove Hall Savings Bank**455 Blue Hill Avenue (Roxbury District)****Date of Incorporation, January 30, 1914****Branch Office****1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins	Irving Adams
Irving Usen <i>Vice Presidents</i>	Percival A. Ames
Arnold S. Dane <i>Clerk of Corporation</i>	Joseph G. Hallett
	James T. Mulligan
	Josephine Spellman <i>Assistant Treasurers</i>

Trustees

G. Alpert	†M. Saxe
A. S. Beal	S. Schein
J. Cohen	A. Shactman
W. L. Collins	†B. G. Shapiro
A. S. Dane	H. Singer
*C. S. Elkind	A. M. Slater
*L. Endlar	S. L. Slosberg
L. Flax	A. G. Smith
*A. M. Ginzberg	B. Solomon
†H. S. Goldberg	I. Usen
E. S. Lebowich	J. Ware, Jr.
J. L. MacNeil	*D. Weisberg
J. G. Riesman	H. W. Whynot
*L. R. Rolde	

Deposits go on interest twentieth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank**50 State Street****Date of Incorporation, May 21, 1912**

Albert P. Hill <i>President</i>	James W. Conners <i>Treasurer</i>
Thomas A. Cronin	Natale Coraine
William F. Hickey <i>Vice Presidents</i>	Assistant Treasurer

Charles B. Carroll
Clerk of Corporation

Trustees

C. B. Carroll	J. W. Mahoney
J. W. Conners	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDewitt
†J. A. Cotter	J. F. O'Connell, Jr.
*T. A. Cronin	†J. W. O'Connor
J. E. Downes, Jr.	J. Quincy
A. E. Haley	J. D. Riordan
W. F. Hickey	E. H. Roemer
*A. P. Hill	*W. H. Ryan
H. M. Hill	*P. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday of April

Home Savings Bank**69 Tremont Street****Date of Incorporation, March 17, 1869**

Alton P. Cole <i>President</i>	Donald A. Pope <i>Treasurer</i>
John H. Guluzian <i>Exec. Vice President</i>	Christopher C. Winslow
James M. Rothwell	John P. Cooper
Edward Norris	Donald B. Emerson
Robert D. Miller <i>Vice Presidents</i>	Assistant Treasurers
	Evelyn F. Grace <i>Clerk of Corporation</i>

Trustees

†D. C. Arnold	W. A. W. Krebs
P. W. Atwood	L. H. Martin
*B. Bump	A. L. Miller
J. K. Butters	J. Preston
N. L. Cahners	J. F. Rich
*A. P. Cole	H. B. Richmond
*E. P. Currier	*J. M. Rothwell
†E. L. Francis	R. S. Shreve
L. S. Glidden, Jr.	C. L. Smith, Jr.
†J. Greenbaum	*C. M. Spencer
J. H. Guluzian	T. E. Stevenson
*G. R. Harding	*E. F. Tillson
W. G. Harding	R. Wengren

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws
third Wednesday of December

*Member of Board of Investment.

†Member of Auditing Committee.

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Percy J. Peardon Edward P. Shaw <i>Vice Presidents</i>	Harlan R. Pinkham <i>Assistant Treasurer</i>
Ruth M. Sudbey <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

Trustees

J. W. Agnew	G. F. Marden
†P. G. Douglas	*P. J. Peardon
*M. J. Dray	H. R. Pinkham
*R. Freeman	E. R. Pulsifer
*C. W. Hardy	D. T. Scott
W. B. Harlow (Hon.)	E. P. Shaw
*H. Heap, Jr.	†S. O. Swangren
A. L. MacDonald, Jr.	†G. W. Weddleton

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank

1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy J. Frederick Clune Richard J. Condon Thomas W. Crosby Albert M. Moloney <i>Vice Presidents</i>	Henry Slide <i>Assistant Treasurer</i>
	Frank J. Glossa <i>Clerk of Corporation</i>
	Robert A. MacLellan <i>Chairman of Board</i>

Trustees

J. F. Bowers	J. W. Haley
G. I. Breen	J. W. Hennigan
*W. F. Carroll	R. H. Kelly
P. C. Cleary	†A. J. MacLellan
*J. F. Clune	*R. A. MacLellan
*J. P. Condon	T. F. Mahan
R. J. Condon	†J. F. McHale
R. J. Cotter, Jr.	*A. M. Moloney
T. W. Crosby	*J. F. Murphy
F. A. Davis	†J. G. Murphy
W. T. Doyle	W. J. Sheils
*T. J. Flanagan	E. J. Vogel
F. J. Glossa	D. B. Wallace
D. C. Haley	F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings
in the Town of Boston
36 Temple Place-30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices
90 Federal Street
Summer-Washington Subway
15 Plaza, Prudential Center

John S. Howe <i>President</i>	Kenneth B. McMullen <i>Treasurer</i>
Leonard P. Chamberlain <i>Exec. Vice President</i>	Bernice D. Parks
Bernice D. Parks	Albert R. Johannesen
George G. Cleveland <i>Vice Presidents</i>	Walter L. Bergman
Wm. Arthur Dupee <i>Sec. of Corporation</i>	Dean P. Friberg <i>Assistant Treasurers</i>
	Edward L. Bigelow <i>Chairman of Board</i>

Trustees

J. Q. Adams	J. S. Howe
O. K. Anderson	R. C. Jordan
*E. L. Bigelow	*R. Livermore, Jr.
E. L. Bigelow, Jr.	J. Lowell
D. C. Cave	*R. Lowell
L. P. Chamberlain	E. Lyne
J. L. Cooper	*F. S. Moseley, III
*C. E. Cotting	†G. Olmsted, Jr.
C. C. Cunningham, Jr.	E. H. Osgood
L. Curtis	A. H. Parker, Jr.
C. Devens	†R. F. Perkins
W. A. Dupee	H. L. Shattuck
B. K. Elliott	R. E. Slater
*D. Foster	L. P. Stack
*F. C. Gray	†J. O. Stubbs
M. Gray	*F. H. Theopold
J. Grew	D. C. Watson
*H. F. Hagemann, Jr.	O. Wolcott
B. M. Hall	S. H. Wolcott, Jr.
E. B. Hanify	

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws third Tuesday of December

South Boston Savings Bank
460 West Broadway (South Boston District)
Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond	Irving L. Hobbs
Francis P. Hersey	Edward G. Morse
Alfred W. Archibald <i>Vice Presidents</i>	Dana L. Ruoff <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

Trustees

A. W. Archibald	*F. P. Hersey
C. Bigelow	E. H. Hommel
J. M. Bleakie	E. M. Kling
S. W. Blinstrub	J. F. Laneragan
*H. Bowen	L. H. Leary
†M. G. Chamberlin	*F. G. Neal
R. Cutler	*G. M. Pond
*F. Deane	R. E. Seeger
†A. L. Doggett	†A. O. Shallna
F. E. Douglas	M. I. Stone
J. Fine	*S. A. Weld
H. Gambrell, Jr.	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices

1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindaile

Joseph H. Bacheller, Jr. Cora I. Blanchard
President John M. George
Edward M. Kehoe Douglas H. Smith
Vice President Robert E. Snow
Herbert W. Gray, Jr. Albert A. Osterberg
Treasurer Robert D. West
U. Haskell Crocker Assistant Treasurers
Clerk of Corporation Maynard L. Harris
Chairman of Board

Trustees

†F. W. Andres *M. L. Harris
†H. H. Ayer E. Henderson
*J. H. Bacheller, Jr. L. T. Hill
A. G. Barry G. Howland
T. P. Beal A. B. Hunt
G. W. Blakeley, Jr. C. Hutchins
H. Bourneuf K. L. Isaacs
E. D. Brooks (Hon.) E. M. Kehoe
E. D. Brooks, Jr. R. W. Lawson
L. W. Cabot A. P. Loring
*R. P. Chapman R. H. Lovell
U. H. Crocker *J. W. Lund
L. F. Daley J. B. McIntosh
L. B. Damon *H. H. Meyer
C. C. Dasey A. O'Keefe (Hon.)
W. R. Driver, Jr. J. W. Olmsted
R. J. Eaton (Hon.) M. E. Pierce
R. G. Emerson (Hon.) W. L. Pierce
J. T. Fallon J. E. Rogerson
D. Falvey *W. B. Snow
†J. G. Flint Q. W. Wales
E. W. Gammons S. Weeks, Jr.
J. F. Gerrity A. Wheeler
F. T. Hammond, Jr. W. W. Wolbach
†J. B. Harriman *H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable monthly on the 10th day of each month

Annual meeting date as provided for in By-Laws third Tuesday in December

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 11, 1865

Branch Offices

216 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan William H. Wragg
President *Treasurer*
Thomas J. McHugh Robert W. Clifford
John C. Morrison Joseph G. Edwards
Vice Presidents Veronica E. Fitzgerald
Ruth E. Manning Herbert V. Gearty
Clerk of Corporation Assistant Treasurers

Trustees

*J. I. Ahern *A. J. Kelly
J. K. Benson W. C. Kendrick
J. C. Bothwell, Jr. E. H. Lane
†J. K. Bottomley W. E. Mackey
*F. B. Brennan *T. J. McHugh
E. A. Brest *A. C. McMenimen
F. A. Carlson *J. C. Morrison
F. P. Carolan F. J. Muldoon
E. Catlin, Jr. †T. L. O'Connor
E. B. Crowley *E. J. O'Neil, Jr.
J. F. Fitzgerald W. J. O'Sullivan
W. F. Fitzgerald L. H. Parks
F. G. Fitzpatrick (Hon.) R. D. Patterson
†T. J. Galligan, Jr. J. V. Quinlan
W. J. Gillis H. H. Scott
W. J. Hagerty J. A. Walsh
J. J. Halloran W. H. Wragg
T. M. Joyce

Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws April ninth

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices

52 Congress Street
North Station Concourse
South Station Concourse

Archibald Dresser Albert E. Pfefferle
President *Treasurer*
John P. Carr Henry G. Hedquist
Albert E. Pfefferle Johan G. W. Holmberg
Vice Presidents Ainslie L. MacPhail
Winifred H. Nash Louis W. Sheppard
Clerk of Corporation Assistant Treasurers

Archibald Dresser
Chairman of Board

Trustees

H. R. Bartlett †A. B. Gowing
C. W. Blood J. F. Hunnewell
F. H. Burr *J. A. Jeffries
J. P. Carr C. Kenny
†T. Chase J. F. McManmon
*D. L. Currier T. Motley
*A. Dresser A. E. Pfefferle
B. A. Druker *B. C. Tower
*J. H. Eaton, Jr. *W. B. Tyler
B. T. Fawcett G. Wallace
*P. W. Fitzpatrick †J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day of January, April, July and October
Annual meeting date as provided for in By-Laws fifth day of January

*Member of Board of Investment.

†Member of Auditing Committee.

Willey Savings Bank

22 Boylston Street

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey	Bradbury H. Huff
Charles E. Gibson	William J. Collins
Verdie A. Dodds <i>Vice Presidents</i>	Assistant Treasurers
Lewis S. Burns <i>Clerk of Corporation</i>	Arthur S. Roe <i>Chairman of Board</i>

Trustees

L. S. Burns	†R. S. Hamilton
V. A. Dodds	‡S. W. Howe
E. A. Farnum	†E. C. Keating
S. Fernald	*A. S. Roe
†R. FitzGerald	D. B. Ruggles
*C. E. Gibson	E. H. Sanders
*D. C. Goss	G. P. Towle
*L. V. Gould	*A. C. Trethewey
J. M. Haffenreffer	T. F. Tuttle
R. A. Hall	D. W. Vose

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable May 25 and November 25

Annual meeting date as provided for in By-Laws May fifteenth

BRAINTREE**The Braintree Savings Bank**865 Washington Street
(South Braintree District)

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
Ernest T. Fulton	John M. Burchell
Mortimer N. Peck	<i>Assistant Treasurer</i>
Carroll D. Welch <i>Vice Presidents</i>	

Trustees

H. J. Albee	*N. P. Potter
G. W. Bryant	†J. H. Swift, Jr.
*E. T. Fulton	†R. W. Sullivan
R. P. Gray	J. T. Trefry, Jr.
H. B. Hollis	*C. D. Welch
D. K. Norris	†W. E. Westman
*M. N. Peck	*H. C. White

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in April

BRIDGEWATER

Bridgewater Savings Bank

14 Main Street

Date of Incorporation, March 19, 1872

Branch Office

12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Orran D. Libby <i>Vice President</i>	Ralph A. Hopkins <i>Assistant Treasurer</i>
Paul Huffington <i>Clerk of Corporation</i>	Wayne E. Clark <i>Chairman of Board</i>

Trustees

A. W. Ahlborg	†J. E. Keith
R. G. Barker	†J. J. Kent
F. W. Burrill	*O. D. Libby
R. G. Clark, Jr.	R. A. McNeeland
*W. E. Clark	C. P. Resevick
*H. G. Daiker	E. W. Rice
†H. M. Estabrook, Jr.	F. Sanborn
*C. A. Freeman	†H. A. Sarkisian
P. Huffington	J. A. Shockley
*J. W. Johnson	*A. T. Wells
E. M. Keith	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON

Brockton Savings Bank

1 North Main Street

Date of Incorporation, March 3, 1831

Branch Offices443 Belmont Street
589 Centre Street

Harold S. Crocker <i>President</i>	Harry E. Adams, Jr. <i>Treasurer</i>
Harry E. Adams, Jr. <i>Exec. Vice President</i>	Michael E. Tuminis <i>Vice Treasurer</i>
Joseph W. Keith <i>Vice President</i>	Frederick J. Roche
John A. Eaton, Jr. <i>Clerk of Corporation</i>	Walter R. Lendh
	Andrew W. Carter <i>Assistant Treasurers</i>

Trustees

H. E. Adams, Jr.	A. L. Lane
H. A. Baynes	*F. B. Linehan
*H. S. Crocker	*A. D. Matarese
†S. W. Davis	M. B. Norcross (Hon.)
A. C. Doyle	E. H. O'Neill
J. A. Eaton, Jr.	†P. W. Prouty
B. C. Forsberg	†K. E. Sampson
G. O. Jenkins	*H. W. Sprague
G. E. Keith	H. L. Taylor
*J. W. Keith	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton**221 Main Street**

Date of Incorporation, February 8, 1895

Branch Office
25 Westgate Mall

George I. Crowell <i>President</i>	Deane R. MacKenzie <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	George W. Cranford, Jr. Richard L. Drew Carleton G. Smith Robert E. Swanson <i>Assistant Treasurers</i>
Herbert C. Low Roger Keith <i>Vice Presidents</i>	
William A. Ingram <i>Clerk of Corporation</i>	
<i>Trustees</i>	

J. M. Berglund
*F. E. Burgess
*G. I. Crowell
W. E. Doyle
W. A. Ingram
*R. Keith
†R. M. Keith
W. E. Keith
P. H. Leavitt

H. C. Low
†L. C. Lyda
D. R. MacKenzie
*A. F. Phillips
†F. W. Pope
R. J. Potvin
*R. C. Reed
J. R. Wheatley
F. H. Whitney

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1
Annual meeting date as provided for in By-Laws
second Monday in January

BROOKLINE**Brookline Savings Bank****160 Washington Street**

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
Franklin T. Pfaelzer, Jr. Frederick T. Pratt J. Warren Vedder, Jr. Adrian E. Bessey <i>Vice Presidents</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Percy S. Hardy Georgina S. Reeser <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	H. S. Payson Rowe <i>Chairman of Board</i>
<i>Trustees</i>	

†H. G. Bradlee, Jr.
*W. A. Burnham
P. Dean
F. S. Deland, Jr.
*R. I. Hunneman
*J. H. Magee
*R. B. Miner
†H. H. Newell
C. A. Newhall

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws
Thursday next preceding the tenth of January

CAMBRIDGE**Cambridge Savings Bank**
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	John P. Derby <i>Treasurer</i>
Stuart Shaffer <i>Exec. Vice President</i>	James P. Butler Gilmore B. Creelman, Jr. Louis A. Dussault <i>Assistant Treasurers</i>
Henry W. Durant <i>Vice President</i>	
Marcus Morton <i>Clerk of Corporation</i>	

Trustees

†F. Adams F. T. Baldwin *R. Baldwin T. R. Beal *G. H. Beever A. H. Brooks, Jr. †J. G. Cushman R. A. Dow A. Drinkwater *R. P. Dudley *H. W. Durant	J. H. Dyer V. R. Herterick *A. S. Hill S. H. Lawton †J. Lintner A. Morrison M. Morton E. W. Sexton S. Shaffer K. Upton
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws
third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Raymond J. Adams <i>Treasurer</i>
Joseph Guiney William T. Livingston Leslie C. Read John W. Wood George A. Yule <i>Vice Presidents</i>	John P. Geishecker <i>Vice Treasurer</i> Doris A. Johnson George E. Wilson <i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	Robert F. Nutting <i>Chairman of Board</i>

Trustees

C. T. Abbott E. L. Bennett †B. H. Bowden H. G. Bradlee *S. L. Brown *P. R. Corcoran †W. P. Dole *J. Guiney R. D. Muzzy *R. F. Nutting	J. W. Powers *L. C. Read †N. B. Ricker E. I. Snider D. Spencer R. Tonton J. O. Welch A. F. White C. P. Whitlock J. W. Wood
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Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws
third Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street****Date of Incorporation, April 29, 1854**

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig	Ralph G. Burstad
<i>Vice Presidents</i>	Charles B. Cutter <i>Assistant Treasurers</i>

Norman S. Blanchard
Clerk of Corporation

Trustees

T. E. Ahern	R. R. DeGuglielmo
E. S. Black	†R. W. Fawcett
N. S. Blanchard	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
O. D. Clark	R. A. Sheffield
†R. F. Clark	†L. O. Simonds
*W. C. Craig	*J. Thomson, Jr.
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws fourth Monday of November

North Avenue Savings Bank**1960 Massachusetts Avenue****Date of Incorporation, March 7, 1872**

Lauriat Lane <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Harold M. Cook
Frederick H. Nickels <i>Vice President</i>	Ralph R. Forsman
Francis W. K. Smith <i>Clerk of Corporation</i>	William F. Askin, Jr.
	Kenneth Holland <i>Assistant Treasurers</i>
	Ralph F. George <i>Chairman of Board</i>

Trustees

J. B. Ames	H. G. Gerrish
H. W. Atkinson	*T. F. Gibson
G. Bailey	*L. Lane
*P. Belliveau	†J. A. Lunn
*R. E. Bennink	*F. H. Nickels
*J. F. Blackman	*J. W. Norris
F. H. Davis	D. P. Noyes
C. de Rham, Jr.	†G. M. Olive
†J. M. Dry	F. W. K. Smith
O. C. Eckel	J. H. Walsh
A. W. Emerson	W. J. Wauters (Hon.)
†F. J. England	D. B. Wilson
*R. F. George	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Wednesday in June

CANTON**The Canton Institution for Savings****557 Washington Street****Date of Incorporation, March 4, 1835**

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere	Joseph F. Ronayne <i>Assistant Treasurer</i>
George M. Mansfield <i>Vice Presidents</i>	

Charles F. Leary
Clerk of Corporation

Trustees

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*F. L. Ervin	*P. Revere
*J. E. Fish	R. T. Seavey
R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
C. F. Leary	*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA**Chelsea Savings Bank****267 Broadway****Date of Incorporation, April 28, 1854****Branch Office****10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
William C. Andrew <i>Exec. Vice President</i>	Donald R. Stormont
William M. Beal	Henry D. Alpers
Sidney M. Kensinger	Alfred R. Dugan
Donald R. Stormont	Edwin C. Gardner
Edward P. Wells <i>Vice Presidents</i>	Elizabeth A. Geary <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	Ichabod F. Atwood <i>Chairman of Board</i>

Trustees

W. C. Andrew	W. L. Martin
*I. F. Atwood	W. J. Murdock, Jr.
W. M. Beal	F. L. Patton
A. J. Bowker	C. D. Rockwell
†W. J. Creedon	R. O. Rockwell
*W. S. Cuthbertson	F. J. Ryan
†H. W. Dingwell	*G. W. Shepherd
†P. D. Duncan	I. W. Slade
*W. W. Dykeman	*S. A. Smith
W. R. Holmes	D. R. Stormont
F. A. Johnson	J. E. Stormont
*S. M. Kensinger	*E. P. Wells
B. R. Kiernan	S. B. Whittaker
F. J. Lane	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank
435 Broadway

Date of Incorporation, February 27, 1890

Herbert C. Corliss <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Alton B. Atwood	C. Muriel Nickerson
C. Muriel Nickerson	Paul D. Carlberg
Peter B. Seamans <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	Robert C. Seamans <i>Chairman of Board</i>

Frederick J. Sullivan
Clerk of Corporation

Trustees

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	A. Salter
J. Bailen	†D. C. Seamans
H. R. Browne	*P. B. Seamans
†W. M. Bush	*R. C. Seamans
*H. C. Corliss	K. M. Smith
H. W. Frost	F. J. Sullivan
S. J. Leonard	*J. F. Tierney
A. J. Leone	*J. F. Tierney, Jr.
E. J. McCarthy	E. S. Wozniak
†D. J. McCarty	

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office
794 Memorial Drive, Chicopee Falls

(Office vacant) <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Ernest R. Lavigne	Leonard W. Hillert
Edward F. McDonnell	George D. Ouimette
Addison C. Morse	Albert H. Roy
Stanislaw Sitarz <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Richard G. Mosher
Clerk of Corporation

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Cauty	*A. C. Morse
P. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†G. C. Murphy
*R. E. Fontaine	J. B. Peltz
B. A. Galuszka	E. J. Pryzbyla
†R. W. Gelinis	E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
H. J. Kulig	S. Sitarz
*E. R. Lavigne	S. A. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Monday of January

Chicopee Falls Savings Bank
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office
1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	James P. Dout <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche
Lawrence R. Flint <i>Vice President</i>	Neil W. Marshall
	Walter I. Sergienko <i>Assistant Treasurers</i>

Eugene J. O'Neil
Clerk of Corporation

Trustees

A. Balthazar	†A. E. Gelinis
†R. E. Blank	*S. B. King
*G. N. Davidson	E. J. O'Neil
J. A. Deslauriers	†F. A. Rothery
J. L. Fitzpatrick	*W. J. Strycharz
*R. W. Fleury	L. C. Taylor
*L. R. Flint	E. J. Ziemba

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Thursday after first Monday in December

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
Edward F. Gibbons	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

John J. Philbin
Clerk of Corporation

Trustees

D. W. Carruth	*D. J. Hayes
N. S. Coldwell	*A. Kuettner
W. P. Constantino	W. T. Normandin (Hon.)
*A. J. Friedrich	J. J. Philbin
†E. P. Gannon	†H. L. Robichaud
†P. A. Garofoli	G. J. Sesia
*E. F. Gibbons	F. O. Vorspohl
*J. D. Hamilton	J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**
13 Elm Street

Date of Incorporation, February 28, 1845

John Bates
*President*Donald E. Bates
*Treasurer*John Dean
*Vice President*Margaret M. Mulcahy
*Assistant Treasurer*T. Frederick Mulcahy
*Clerk of Corporation**Trustees*

D. E. Bates	†A. F. Petersen
*J. Bates	W. E. Poland
*T. Bates	*M. B. Pratt
†D. S. Campbell	R. E. Sherbrooke
*J. H. Dean	†W. C. Swift
H. T. Gleason	R. T. Wetzler
P. T. Litchfield	*W. C. Wheelwright
T. F. Mulcahy	

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

Annual meeting date as provided for in By-Laws second Monday in January

CONCORD**The Middlesex Institution for Savings**
46 Main Street

Date of Incorporation, March 4, 1835

Branch Office
315 Main Street, ActonJames R. Mercer, Jr.
*President*John C. Collins
*Treasurer*Thomas Flint
Whitney S. Smith
*Vice Presidents*Whitney S. Smith
H. Bradford Sturtevant,
III
*Assistant Treasurers*Charles D. MacPherson
*Clerk of Corporation**Trustees*

*S. Buttrick	†W. D. Locke
G. W. Clark	*F. H. Lovejoy
J. C. Collins	C. D. MacPherson
R. Crafts	*J. R. Mercer, Jr.
J. M. Eaton, Jr.	E. S. Newbury, Jr.
*T. Flint	R. J. Rodday
*T. R. Huckins	F. W. Smith
P. Jewell, Jr.	W. S. Smith
F. R. Johnson	*E. K. True
G. H. Kidder	†G. Wells
†W. L. Kingman	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in June

CONWAY**Conway Savings Bank**
Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly
*President*Alice M. Allis
*Treasurer*C. Sumner Boyden
Raymond S. Totman
*Vice Presidents*Clarence W. Boyden
*Clerk of Corporation**Trustees*

*R. A. Anderson	L. W. Lagoy
*C. S. Boyden	*D. W. Lilly
C. W. Boyden	*R. G. Lilly
†L. W. Graves	R. L. Roberts
R. G. Hassell	W. O. Seibert
T. A. Herlihy	*R. S. Totman
†G. B. Hosley	†R. P. Youngquist
T. C. Kelleher	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS**Danvers Savings Bank**
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray
*President*Everett A. Needham
*Treasurer*Ralph H. Gaskill
Harold K. Parker
Donald R. Pope
Raymond S. Roberts
*Vice Presidents*Grace L. Kirby
William H. Price, Jr.
Assistant Treasurers
Napier B. Caldwell
*Clerk of Corporation**Trustees*

N. B. Caldwell	D. Lockwood (Hon.)
†C. V. Clement, Jr.	*F. D. MacDonald
J. H. Coffin	*C. F. Murray
†G. T. Creese	H. K. Parker
C. Elliott	*D. R. Pope
C. E. Elliott	*R. S. Roberts
*R. H. Gaskill	C. S. Tapley
A. Hutchinson	†C. T. Whittaker
F. H. Kirby	J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

DEDHAM**Dedham Institution for Savings**
603 High Street

Date of Incorporation, March 19, 1831

Branch Offices
741 Providence Pike
673 High Street, WestwoodRobert F. Clark
*President*Daniel J. Savage
*Treasurer*Frank W. Crocker
*Vice President*Roland E. Reid
John D. LundWilfred N. Day
*Clerk of Corporation*James I. Schock
*Assistant Treasurers*Waldo C. Hodgdon
*Chairman of Board**Trustees*

R. Bancroft	*N. L. Harris
C. W. Bartlett	W. P. Hersey
*R. F. Clark	*W. C. Hodgdon
F. W. Crocker	†A. Hollingsworth
W. N. Day	*T. E. Jansen, Jr.
†J. Dwinell	G. C. Lee
*B. Fisher	*A. T. Lyman
†F. Grant	W. J. Ripley, Jr.
D. S. Gregory	*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of April

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office
1 Mattakesett Street, Pembroke

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Arthur R. Bradstreet <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

Trustees

*J. M. Chandler	H. W. Kerr
†W. M. Clark	†J. C. King
*F. W. Cousins	H. W. Kingman
H. A. Fraser	K. S. Nordin
B. F. Goss	*E. W. Nutter
R. H. Hall	*F. E. Parris
K. G. Henrich	G. A. Ridder
*F. N. Houghton	†A. C. Swanson
R. H. Keith	P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Philip A. Reed <i>Treasurer</i>
Edward T. O'Brien <i>Vice President</i>	Traugott J. Wodicka Robert L. Mullaly Agnes R. McLean <i>Assistant Treasurers</i>
William M. Fiske <i>Clerk of Corporation</i>	Howard E. Fasser <i>Chairman of Board</i>

Trustees

*A. I. Cartledge	*E. T. O'Brien
P. J. Clapp	T. E. Parsons
†W. J. Czelusniak	*J. S. Rapalus
*H. E. Fasser	*W. E. Riedel
W. M. Fiske	T. J. Scanlon
H. A. Goldberg	P. Stevens
†W. F. Kelsey	R. F. Ulm
†J. T. Lagowski	T. Zavorski
J. J. Moriarty, Jr.	

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr Roger A. McNamara <i>Vice Presidents</i>	Douglas D. Porter <i>Assistant Treasurer</i>
Elmer L. Randall <i>Clerk of Corporation</i>	John S. Ames, Jr. <i>Chairman of Board</i>

Trustees

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	A. Pires
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	*S. F. Rice
A. D. Johnson	H. C. Thomas
†T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey Robert M. Love DeWolf C. Thompson <i>Vice Presidents</i>	Catherine S. Gay <i>Assistant Treasurer</i>
	Fred H. Chirgwin <i>Clerk of Corporation</i>

Trustees

†J. F. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
*F. S. Duarte	D. C. Thompson
A. Hall	*E. G. Tyra
†R. M. Love	E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Willard C. Lombard <i>Vice President</i>	Robert M. Price Harry E. Hall <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

Trustees

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. Maedonald
*S. R. Gardiner	*R. K. Manning
C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	†G. F. McKinnon
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard	F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment.
 †Member of Auditing Committee.

FAIRHAVEN**Fairhaven Institution for Savings****15 Center Street**

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood Richard H. Carpenter George R. Graves <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	†E. A. Hayward
R. E. Browne	E. A. Holden
O. B. Carpenter	*L. B. Maxfield
R. H. Carpenter	†L. W. Morton
R. A. Covill	*J. H. Seaman
*H. A. Darwin	*C. H. Sisson
H. Fell	W. Tallman
*R. W. Foster	T. E. Underwood
†G. A. Greene	R. B. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

Annual meeting date as provided for in By-Laws second Monday in January

FALL RIVER**The Citizens' Savings Bank****4 South Main Street**

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
Thomas J. Hudner	John W. Borden
John M. Parker <i>Vice Presidents</i>	James W. Spence, Jr. <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	William E. Crowther <i>Chairman of Board</i>

Trustees

A. L. Audet, Jr.	*T. J. Hudner
*R. C. Bigelow	R. L. LaVault
*G. W. Bliss	D. S. Owler
W. A. Brown, Jr.	J. M. Parker
*L. Burchard	W. A. Parmenter
†T. R. Burrell, III	W. Prescott
O. M. Cherry (Hon.)	M. R. Silva
*J. H. Collins	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	*H. T. Walker
W. P. Grant	

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 2nd Monday of June and December

Annual meeting date as provided for in By-Laws second Monday of June

Fall River Savings Bank**141 North Main Street**

Date of Incorporation, March 11, 1828

Branch Office**873 County Street, Somerset**

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
Edward Brayton <i>Vice President</i>	Leslie H. King Bruce A. Boudakian <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	Edward Brayton <i>Chairman of Board</i>

Trustees

*W. Birkett	W. G. Heath
C. D. Boardman	G. M. Jackson
*E. Brayton	*G. E. Kay
†L. S. Brayton	L. Mendes
A. J. Bridgeman	C. R. Murray
J. E. Bullock	V. M. Nanni
†F. M. Chace	A. M. Rigby
*H. W. Durfee	C. C. Smith
†R. H. Gee	*R. F. Sykes
C. H. Hawes	

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank**79 North Main Street**

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes	Donald A. Bogle
Lincoln P. Holmes	Joseph A. Rivard <i>Assistant Treasurers</i>
Warren F. Sanford <i>Vice Presidents</i>	
	Richard K. Hawes, Jr. <i>Clerk of Corporation</i>

Trustees

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
A. N. Clarke	E. A. Jaffe
J. A. Cohen	*E. H. Leeming
†F. A. Crosson	K. List
*J. F. Dator	A. E. Mobouck
C. S. Deplith	H. F. Reilly
†A. R. Derbyshire	*D. J. Richardson
J. C. Fonseca, Jr.	*W. F. Sanford
R. Green	*M. F. Welsh
*R. K. Hawes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Union Savings Bank 20 South Main Street

Date of Incorporation, April 24, 1869

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman	James F. Borden <i>Assistant Treasurer</i>
Lincoln D. Brayton <i>Vice Presidents</i>	James P. Hart <i>Chairman of Board</i>
James W. Killoran <i>Clerk of Corporation</i>	

Trustees

D. Ashton	†C. A. Davis
*H. Ashton	A. Ehrenhaus
*W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	J. W. Killoran
H. Boothman	†C. R. Norman, Jr.
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG

Fitchburg Savings Bank
780 Main Street

Date of Incorporation, February 12, 1846

Branch Offices
550 Kimball Street
John Fitch Highway

Robert S. Goldthwait <i>President</i>	Richard D. Foulkes <i>Treasurer</i>
Richard Bullock	Silas E. Stowe <i>Vice Treasurer</i>
John B. Aubuchon <i>Vice Presidents</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>
Robert L. Ware <i>Clerk of Corporation</i>	

Richard Bullock
Chairman of Board

Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	W. Laverack
*J. B. Aubuchon	P. F. Lewis
*R. Bullock	H. V. Lindberg
E. C. Caouette	*J. H. Long, Jr.
D. Crocker	F. E. Manley
D. M. Crocker	†A. H. Meyer
N. L. Crocker	W. S. Reagan
P. W. Dawley	M. F. Shea
F. J. DeBonis	H. K. Simonds, Jr.
E. S. Eichin	F. W. Smith
G. W. Falk	E. A. Stanton
*R. S. Goldthwait	W. T. Swain
J. Grado, Jr.	C. F. Taylor
J. J. Hammond	*G. R. Wallace, III
N. Harrower	R. L. Ware
†C. F. Holt	†T. K. Ware

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

The Worcester North Savings Institution 288 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of Corporation</i>	

Trustees

V. A. Anderson	C. A. Johnson
A. Belliveau	B. Kelly
H. G. Bowen	†G. W. Munson
*W. S. Brown	*A. G. Neal
*S. F. Chittick	S. T. Orton, Jr.
B. Crocker, Jr.	H. D. Penan
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	†J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	J. H. Simonds
O. G. Hedstrom	E. J. Townsend
W. W. Henry	N. C. Weeks

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Donald H. Pike	Grace E. Donovan <i>Clerk of Corporation</i>
Lawrence L. Carpenter <i>Vice Presidents</i>	

Harold W. Moore
Chairman of Board

Trustees

*L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	†W. H. McAlister
H. E. Cornish	*H. W. Moore
†G. E. Donovan	*D. H. Pike
E. H. Downs (Hon.)	J. J. Putnam (Hon.)
†W. P. Fuller	W. L. Sellon
C. E. Holt	N. R. Smith
*A. G. Hutchins	R. E. Wagner
W. W. Kelley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Office
770 Water Street

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine	Charles D. Warner
Charles F. Long	Lloyd H. Gates
Herbert Schnare	F. Crawford Reed
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Victor H. Galvani	Arthur M. Fitts, Jr.
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

*A. M. Fitts, Jr.	†A. M. Mason
†V. H. Galvani	*H. E. Matheson
J. P. Hastings	†J. A. Robertson
G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo	William R. Feeley
Warren R. Gilmore	<i>Assistant Treasurer</i>
Donald S. Mackintosh	Edmund J. Keefe
<i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

H. C. Abbott	J. R. Goodwin
S. Atwood	†W. B. Goodwin
C. H. Carlson (Hon.)	E. J. Keefe
*L. J. Cataldo	*T. F. Keefe
P. N. Chick	C. H. Lawrence (Hon.)
J. W. Chilson	*D. S. Mackintosh
*C. S. Clark	D. J. Mann
†H. J. Cook	G. S. Perry
†G. W. Dana	*R. N. Peterson
W. R. Feeley	*A. E. Rockwood
*W. R. Gilmore	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Philip A. Bjurling	Thomas R. Mailloux
Paul R. Bryant	<i>Assistant Treasurer</i>
Edmond F. Leach	Agnes M. Payne
Carlton E. Nichols	<i>Clerk of Corporation</i>
<i>Vice Presidents</i>	
Warren S. Shepard <i>Chairman of Board</i>	

Trustees

*P. A. Bjurling	†V. W. Howe
S. A. Brooks	†T. P. Kelly, Sr.
*P. R. Bryant	*E. F. Leach
J. A. Dunn	†M. A. Moore
R. N. Ellis	*C. E. Nichols
R. N. Greenwood	W. S. Sargent
G. H. Heywood, Jr.	*W. S. Shepard

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Frank M. Meader <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

Trustees

†C. G. Baker	W. S. Phillips
*D. C. Elliott	†H. N. Pingree
F. H. Harriman	*S. M. Rogers
M. R. Kelloway	*M. W. Smallwood
F. M. Meader	W. C. Stetson
R. F. Metcalf	*D. M. Tenney
*G. A. Minchin	E. G. Williams
†R. Perley	

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

*Member of Board of Investment.

†Member of Auditing Committee.

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

Branch Office
Beach Street, Manchester

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Charles W. Lowrie William S. Webber <i>Vice Presidents</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	William Moore <i>Chairman of Board</i>

Trustees

†J. H. Bagshaw	H. L. Jodrey
H. Bell	C. W. Lowrie
W. R. Bishop	†R. F. Marshall
T. A. Bradley	*W. Moore
*H. C. Dexter	†E. Morley
N. A. Faulk	A. S. Murch, Jr.
J. H. Griffin	*L. N. Peterson
R. J. Harris	D. F. Slade
*C. T. Heberle	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Peter I. Adams <i>President</i>	R. Gordon Granger <i>Treasurer</i>
R. Gordon Granger <i>Exec. Vice President</i>	George P. Adams James R. Humphrey Emma H. Stanton <i>Assistant Treasurers</i>
George R. McCormick <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
*W. F. Flaherty	H. K. Turner
H. B. Foster	R. F. Tyler (Hon.)
*M. J. Gilligan	

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
John C. Nettleton E. Russell Alexander <i>Vice Presidents</i>	Richard D. St. Peter Richard M. Cromack <i>Assistant Treasurers</i>

Paul W. Bittner
Clerk of Corporation

Trustees

E. R. Alexander	J. C. Nettleton
J. B. Baker	L. Nims
J. T. Bartlett	J. J. Owen
H. J. Cadwell	F. H. Reed (Hon.)
*C. F. Clark	*P. Rogers
S. L. Cohn	J. W. Smead (Hon.)
I. N. Esleeck, Jr.	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	†C. S. Strecker
†D. C. Lunt, Jr.	*T. W. Symons

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Sidney W. Parsons <i>Vice President</i>	Warren O. Weir Matthew N. Polo T. Fay A. Boyden Francis L. Lemay <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	†R. T. Lyman
L. M. Cairns	S. W. Parsons
L. J. Clapp	R. S. Reid, Jr.
†F. B. Dole	*J. B. Roys
H. V. Erickson	A. D. Rugg
*R. J. Farr	E. Shortell
W. T. Finn	*L. J. Stiles
*L. B. Fortin	*D. B. Swain
*W. C. Gates	S. T. Tisdale
G. J. Hayer	W. O. Weir
W. J. Hosmer	B. Winer
*W. S. Keith	S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>

Ralph B. Snow
Chairman of Board

Trustees

†R. E. Allen	†C. L. Goodspeed
L. A. Anderson	*U. S. Livingston
K. B. Brown	†O. T. Murray
O. J. Cahoon	J. H. Paine (Hon.)
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	I. M. Taylor

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office

16 Main Street, Topsfield

Stanwood D. Evans <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Donald K. Laing	Philip C. Hefner <i>Treasurer</i>
John E. Veasey	Donald E. Fletcher
George Henry Bixby <i>Vice Presidents</i>	Genevieve D. Mack <i>Assistant Treasurers</i>

Trustees

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
*S. D. Evans	*L. M. Poore
L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

Pentucket Five Cents Savings Bank

35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office

46 Washington Street

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
J. Storer MacDougall <i>Vice Presidents</i>	Stewart M. Mattinson
George M. Goodwin <i>Clerk of Corporation</i>	Arthur L. Shattuck
	Robert D. Mills <i>Assistant Treasurers</i>

Trustees

D. B. Allan	*B. McGregor
M. S. Bishop	G. E. McGregor, Jr.
K. Davis	R. H. Morse
G. M. Goodwin	*A. G. Nichols
*C. L. Hoyt	†I. G. Nutter
B. C. Judkins	†R. Pike, Jr.
H. A. Lockhart	R. S. Seavey
*J. S. MacDougall	†E. K. Shaw
*J. S. MacDougall, Jr.	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Eugene F. Endicott <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Philip A. Stoddard <i>Vice President</i>	Wilfred H. Creighton <i>Assistant Treasurer</i>
Francis V. Ward <i>Clerk of Corporation</i>	

Albert W. Tweedy
Chairman of Board

Trustees

†J. P. Barnes	*J. C. Loring
M. V. Cann	†M. C. Newell
*W. B. Downey	*J. A. Parrish
*E. F. Endicott	G. W. Pyne
*L. W. Foster	C. Salmon
†L. L. Howard	P. A. Stoddard
W. L. Howard (Hon.)	*A. W. Tweedy
C. S. Hyde, Jr.	F. V. Ward

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE

Holyoke Savings Bank
143 Chestnut Street

Date of Incorporation, February 21, 1855

Branch Offices

20 Canal Street
213 South Street

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White	Leonard M. Baldwin <i>Vice Treasurer</i>
Earl Duncan	Joseph H. Benger
Leonard M. Baldwin	Frederic F. Isakson
Joseph H. Benger	William M. Minkley
George E. Boudreau <i>Vice Presidents</i>	Walter R. Noffke
Edward F. Day <i>Clerk of Corporation</i>	Gerard F. Richards <i>Assistant Treasurers</i>

Trustees

B. Alderman	†R. E. McCorkindale
†H. H. Allen	G. F. Murray
*S. R. Allyn	†R. R. Nickerson
L. L. Barowsky	L. F. Oldershaw
J. S. Begley	*R. H. Russell
*R. F. Blount	L. J. Simard
J. W. Coffman	P. S. Sinclair
E. F. Day	*W. H. Smith, 2nd
*E. Docherty	H. J. Szewczynski
M. A. Donahue	R. P. Towne
W. Dwight	E. P. White
R. J. Harrington	*R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Monday of January

Mechanics' Savings Bank
200 Main Street

Date of Incorporation, March 19, 1872

Branch Offices

1642 Northampton Street
40 Bridge Street, South Hadley Falls

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	James G. Haggerty
John M. Dorman <i>Vice Presidents</i>	Robert C. Henneman
Hugh J. Corcoran <i>Clerk of Corporation</i>	Eleanor W. Malone
	George A. Lempke <i>Assistant Treasurers</i>

Trustees

*W. Alderman	J. N. Hazen (Hon.)
†E. H. Allen	C. H. Kent (Hon.)
E. P. Bagg, III	†O. C. Kohler
*R. E. Barrett, Jr.	*A. J. Marquis
R. F. Batchelor	C. F. Moriarty (Hon.)
*H. V. Burgee	S. B. Norton, Jr.
F. H. Cataldo	*N. S. Reynolds
H. J. Corcoran	A. Saltman
J. M. Dorman	A. E. Sheldon (Hon.)
†J. T. Downing	*R. K. Steiger
D. R. Dwight	R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of May

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith <i>Assistant Treasurers</i>

Russell L. Davenport
Chairman of Board

Trustees

E. C. Alger	H. V. Higgins
†F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
B. W. Childs	D. McCorkindale
J. V. Czelusniak	D. J. O'Connell
*R. L. Davenport	S. Resnic
†J. E. Driscoll	W. G. Rogers
*F. R. Green	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws third Wednesday of April

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office

763 Washington Street, Holliston

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Louis J. Maeder <i>Vice Presidents</i>	Beatrice H. Holt
Wallace P. Watts <i>Clerk of Corporation</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

Trustees

*R. H. Adams	M. C. Kling
*D. E. Bresse	*L. J. Maeder
†F. F. Cole	*C. H. Melvin
†L. H. Cox	G. W. Morse
†E. F. Fecteau	*E. D. Olmstead
E. G. Fischer	S. D. Olmstead
R. D. Fisher	F. R. Sullivan
*E. W. Flood	A. C. Waite (Hon.)
I. T. Gunn	W. P. Watts
*W. T. Hamilton	C. A. Williams
E. S. Holbrook	*H. B. Youngling
†K. M. Holt	

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Ralph Fieldsend	Lillian M. Brigham
Harold A. Priest	Norman C. Seaquist
Donald H. Wheeler <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
August G. Bonazzoli <i>Clerk of Corporation</i>	Clarence H. Robinson <i>Hon. Chairman of Board</i>

Trustees

A. G. Bonazzoli	D. F. Lamson
H. J. Danner	†E. F. Morgan, Jr.
R. T. Daves	A. K. Parker
†H. G. Field	J. J. Plant
A. T. Fieldsend	*H. A. Priest
*R. Fieldsend	*C. H. Robinson
I. G. Gould	†J. H. Schaaf
*R. C. Holden	W. F. Smith
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitcomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Branch Office
Main Street, Rowley

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Paul R. Goodhue	James C. Lahar
Gardiner A. Bolles <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

Trustees

M. C. Arthur	W. E. Hall
*G. A. Bolles	J. A. Kaszuba
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soffron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

Ernest W. Roebuck <i>President</i>	Roland H. Sherman <i>Clerk of Corporation</i>
Joseph F. Bacigalupo	Raymond J. Telford
Raymond J. Telford <i>Vice Presidents</i>	<i>Treasurer</i>
Arthur Sweeney <i>Chairman of Board</i>	

Trustees

*J. F. Bacigalupo	†M. J. Meyers
*J. H. Barrington	E. W. Roebuck
S. J. Basile	R. H. Sherman
J. T. Batal	*C. F. Smith
J. L. Dean	J. A. Stundza
J. F. Glynn	*A. Sweeney
G. W. Hamblet, Jr.	R. J. Telford
F. B. Kittredge	W. N. Webster
†S. F. LoPiano, Jr.	*E. L. Wilkinson
†C. J. McCabe	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Tuesday in November

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

Branch Office
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

†F. A. Bernardin	J. A. Griffin
†S. H. Brennan, Jr.	†M. A. Landers
W. T. Bride	F. J. Leone
*M. J. Caplan	T. Longworth
*J. A. Comber	*J. J. Muldowney
J. J. Dineen, Jr.	D. J. Murphy, Jr.
J. P. S. Doherty	*T. J. Pearson
J. J. D'Urso	J. Petralia
*J. E. Fenton	I. E. Rogers, Jr.
R. J. Fraser	A. H. Weiner
G. E. Goodman	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

Essex Savings Bank
290-296 Essex Street

Date of Incorporation, March 15, 1847

Branch Offices
555 Broadway
460 South Union Street

Winthrop Newcomb
President
Harold T. Houston
Russell W. Knight
John E. Abercrombie
Arthur R. Atkinson
Vice Presidents

Norman L. Miller
Treasurer
William A. Hilbert
George F. Hanson
Assistant Treasurers
James H. Eaton
Clerk of Corporation

Trustees

R. R. Bernardin
†W. E. Casey
W. B. Duffy
J. H. Eaton
†L. M. Eidam
†C. R. Harrison
*H. T. Houston
L. N. Hutchinson

*M. W. Kenney
R. W. Knight
*W. Newcomb
H. N. Snook
A. A. Thomson
*R. A. Watters
*R. A. Woodcock

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15

Annual meeting date as provided for in By-Laws
third Tuesday in November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Roger N. Bower
President
A. Murray Howe
Matilda G. Caliri
Lorraine C. Mulreany
Charles M. Poore
Vice Presidents
William H. Keller
Clerk of Corporation

Matilda G. Caliri
Treasurer
Donald E. Anderson
Gusta H. Larson
Assistant Treasurers
Harold S. Buckley
Chairman of Board

Trustees

*A. J. Battershill
*E. A. Bernardin
*R. N. Bower
*H. S. Buckley
†H. J. Bunting
J. V. Caliri
*B. R. Cleveland
P. D. Dalrymple
A. J. Dandreta
J. J. DiSalvo
C. G. Hatch
*A. M. Howe
H. A. Johnson

W. H. Keller
R. G. Locke
V. C. Manzi
V. J. Mill, Jr.
†C. E. Morrison, Jr.
M. F. Norwood
*H. H. Petzold
C. M. Poore
I. W. Sargent (Hon.)
*A. H. Smith
B. E. Smith
†R. A. Smith
D. K. Webster

Deposits go on interest last business day of the
month if made on or before the ninth day of the
following month

Dividends are payable last business day of January,
April, July and October

Annual meeting date as provided for in By-Laws
first Monday in May

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton
President
Earl M. Baldwin
Harry M. Keating
Alba A. Pasco
Charles G. Tucker
Vice Presidents

Charles M. Tacy
Treasurer
Douglas R. Hall
Barbara A. Jones
Alba A. Pasco
Assistant Treasurers
John P. Palmer
Chairman of Board

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin
J. I. Brown
*E. J. Cerruti
†E. R. Christenson
F. G. Fanning
†R. Forman

*H. M. Keating
*A. N. Nettleton
*J. P. Palmer
R. E. Sitzler
†F. H. Vohr
*G. S. Wickham

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
second Wednesday of June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane
President

Walter A. McMullin
Treasurer

Walter A. McMullin
C. John W. Sperry
Vice Presidents

William J. Harmon
Assistant Treasurer

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht
†E. M. Bacon
†J. W. Copeland
*P. E. Dow
*F. W. Flint
W. J. Harmon
F. E. Kennedy
†W. C. Lane

W. A. McMullin
W. A. Proctor
†R. R. Rossley
†H. O. Smith
*A. B. Southwick
†C. J. W. Sperry
†W. N. Sprague

Deposits go on interest first business day of the
month if made on or before the tenth day of the
month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

LENOX

Lenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Edward S. Harubin Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

Trustees

*L. H. Bull	G. E. Mole
†W. H. Clifford	J. H. Pelton
*W. M. Coakley	E. J. Roche
*D. T. Dana, Jr.	W. D. Roche
*J. B. Fielding	†J. N. Walsh
D. E. Herrick	J. H. Woodger
*W. E. Lahart	†A. Wyhe
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in March

LEOMINSTER

Leominster Savings Bank
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Charles D. Bent Ralph A. Robertson <i>Vice Presidents</i>	Richard A. Bergman Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
Clerk of Corporation

Trustees

*J. H. Arnold	*M. B. Johnson
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	*W. M. Mayo, Jr.
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
W. James	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

LEXINGTON

Lexington Savings Bank
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	Richard P. Cromwell <i>Chairman of Board</i>

Trustees

†R. D. Brown	J. H. Hinchliffe
J. R. Cotton	L. L. Hoyt
*R. P. Cromwell	†R. B. Kent
R. S. Davenport	D. A. Lynch
R. H. Davis	E. C. Martin
J. H. Duffy	*J. McLachlan
E. D. Duncan	*S. I. Phalen
C. S. Elliott	M. T. Potter
G. W. Emery	*W. G. Potter
A. W. Fisher, Jr.	A. L. Ripley
L. M. Foster	*C. E. Scribner
†G. E. Graves	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL

The Central Savings Bank
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Gerald F. Bolton <i>Treasurer</i>
Carleton J. Lombard <i>Vice President</i>	J. Donald Adams Paul S. Rousseau <i>Assistant Treasurers</i>
Elliott T. Cowdrey <i>Clerk of Corporation</i>	

Trustees

M. Barlofsky	†B. A. McKittrick
*H. E. Clayton	†R. T. Morse
E. T. Cowdrey	H. G. Pollard (Hon.)
F. B. Emerson, 2nd	*W. L. Rust
H. E. Fletcher	W. T. Sheppard (Hon.)
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	E. B. Stevens
J. E. Leggat	C. D. Wilson
*C. J. Lombard	W. C. Wilson, Jr.
*N. P. Mason	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

*Member of Board of Investment.

†Member of Auditing Committee.

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices

200 Central Street

406 Boston Road, Billerica

35 Boston Road, Chelmsford

12 Vinal Square, North Chelmsford

1777 Main Street, Tewksbury

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Robert A. Abbott	Ida A. Bell
Charles E. Boles	James L. Cashman
Earl M. Gray	Edwin M. Jewett
Paul L. Perkins	Robert C. Long
John W. Robinson	Roy A. Morgan
William A. Thompson	John C. Sherwood
<i>Vice Presidents</i>	Elton L. F. Silk
B. Randolph Cady <i>Clerk of Corporation</i>	Gerald R. Wallace <i>Assistant Treasurers</i>
Thomas T. Clark <i>Chairman of Board</i>	

Trustees

*R. A. Abbott	H. J. Hall
A. C. Antonopoulos	B. A. Harless
G. Archer	†E. Harrington
*H. K. Bartlett	J. Harvey
*L. H. Beaulieu	J. R. Havey
C. E. Boles	V. Hockmeyer
G. E. Branch	B. D. Lambert
M. J. Brown	E. N. Lamson
†G. A. Byam	H. H. Leighton
B. R. Cady	*A. L. Levine
M. S. Chute	H. D. Macdonald
P. H. Clark	W. A. McDonnell
*T. T. Clark	G. C. McIntyre
*A. W. Colburn	V. P. Morton
D. F. Connors	J. F. O'Donnell
J. F. Conway, Jr.	*E. P. O'Loughlin
J. P. Curran	*C. R. Page
C. F. Fairbanks, II	P. L. Perkins
F. Flather	J. W. Robinson
W. B. French	*J. T. Stevens
†W. Georges	W. A. Thompson
*E. M. Gray	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
second Monday in January

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices

350 Westford Street

1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Alfred E. Ekberg <i>Vice Treasurer</i>
Branford S. Brennon <i>Clerk of Corporation</i>	Jane P. Kopyeinski <i>Assistant Treasurer</i>
Henry F. Fessenden <i>Chairman of Board</i>	
<i>Trustees</i>	
G. W. Boyce	*R. B. Houghton
B. S. Brennon	J. R. Mansfield, Jr.
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
R. E. Derby, Sr.	J. G. Picard
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws
Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr.
Joseph W. Green <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Richard G. Drury
Clerk of Corporation

Trustees

†T. A. Callahan	*H. W. Healey
R. J. Daley	*J. J. Hogan
*F. D. Donovan	J. J. Hogan, Jr.
†R. G. Drury	M. J. Lydon
*W. F. Farrell	†D. L. McArdle
W. L. Gookin	J. Stagnone
*J. W. Green	W. H. Sullivan, Sr. (Hon.)

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws
August ninth

*Member of Board of Investment.
†Member of Auditing Committee.

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices

220 Main Street, Belchertown
464 Main Street, Wilbraham
29 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	Walter M. Bowles
Albert L. Martin	William G. Milroy
Stanley S. Stusick <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Paul R. Baird
Clerk of Corporation

Trustees

J. C. Almeida	*R. M. Mackintosh
P. R. Baird	*A. L. Martin
†A. J. Boilard	R. R. Meunier
H. M. Carnevale	M. R. Nakashian
J. P. Cormack	*O. A. Peterson
E. W. Decorie	H. K. Rodenhizer
A. H. Fuller	J. R. Shea
O. K. Gilbert	S. S. Stusick
*C. F. Gillan	†A. P. Trombly
B. A. Hudson	S. W. Wheeler
†A. J. Letourneau	M. S. White
*F. J. Livi	P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices

286 Humphrey Street, Swampscott
New England Shopping Center, Saugus

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Chester L. Nourse, Jr. <i>Vice President</i>	William H. Goss
Taylor B. Yeakley <i>Clerk of Corporation</i>	Carl R. Perry
	Gertrude E. Majeska <i>Assistant Treasurers</i>

Trustees

J. M. Barnes	C. L. Nourse, Jr.
*S. W. Bradley	G. E. Rafferty
*R. P. Breed	*T. W. Rogers
R. P. Breed, Jr.	*M. W. Rolfe
†W. J. Breed	C. F. Smith, Jr.
H. A. Durkee	D. H. Smith
C. E. Harwood	†H. C. Smith
†J. M. Hoague	*C. H. Stocker, Jr.
†R. F. Hunter	H. P. Symmes
L. B. Leonard	T. B. Yeakley
†L. V. MacDuff	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Branch Offices

134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr. <i>Vice Presidents</i>	Robert P. Gardner
Frederick E. Bowers <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan
	Ethel R. Smith <i>Assistant Treasurers</i>

Trustees

*D. F. Allen	*H. L. Huxtable
H. E. Ayer	R. H. Illingworth
R. Barnet	*H. M. Kelley
F. E. Bowers	*H. R. Mayo, Jr.
T. S. Bubier	M. F. McGrath
C. E. Cain	G. R. Morgan
*A. E. Chase	C. B. Newhall
T. D. Chatfield	R. F. Nichols
V. A. Childs	J. F. Phillips
†J. A. Cook	*E. B. Redfield, Jr.
A. B. Durkee	H. L. Ross
†W. N. Eichorn	S. Shmishkiss
†W. N. Farquhar	A. H. Stiles, Jr.
L. U. Fuller	T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
397 Main Street

Date of Incorporation, April 2, 1860

Branch Offices

28 Lebanon Street
443 Charles Street
44 Broadway

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
J. William Collins	Horace F. Lind
Neil MacInnis <i>Vice Presidents</i>	Carl A. Carlberg
Dorothy M. Anderson <i>Clerk of Corporation</i>	Charles D. McBride
A. George Gilman <i>Chairman of Board</i>	Malcolm W. Brown
	David McCoubrey
	Daniel R. Blake
	Theodore Parsons
	Ronald A. Robinson <i>Assistant Treasurers</i>

Trustees

E. J. Bushell	B. E. Green
E. B. Chesley	C. L. Hamilton
†L. J. Clark	R. Hardwick
*J. W. Collins	†R. W. Horne
*C. H. Dennis	*E. L. Kimball
G. Downie	H. J. Koniares
W. H. Fisher	N. MacInnis
M. R. Flynn, Jr.	A. W. Miner
R. P. Gabriel	*J. A. Plummer
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James J. Hourihan	Louise T. Magee
George L. MacDonald	Wilbur L. Durocher, Jr.
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	

Gordon E. Peach
Clerk of Corporation

Trustees

C. F. Arbing	†W. T. Lundegren
*W. B. Ball	*G. L. MacDonald
E. B. Brown	†E. K. Murphy
J. E. Canniffe	B. G. Osborne
L. E. Clark	G. A. Parker
R. F. Cole, Jr.	G. E. Peach
†W. T. Foss	M. S. Reynolds
S. W. Hopkins	*J. N. Skinner
J. J. Hourihan	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
John A. Frye	Percy G. Sharpe
Richard S. Temple <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Kendall G. Stephenson <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

Trustees

A. J. Agoritsas	A. E. LeMarbre
*J. G. Allen	H. A. Moineau
*E. F. Bigelow	*H. S. Morse
C. T. Daley	*R. C. Morse
*R. H. Decker	G. L. Morfe
G. E. Dewey	†C. J. O'Connell
*J. A. Frye	†D. C. Provasoli
R. B. Frye	K. G. Stephenson
G. F. Grandi	R. S. Temple
*R. A. Johnson	†F. D. Walker

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Joseph H. Edwards <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Howard L. King	Gage W. Russell
Raymond A. Gallant <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Philip A. Wilson
Clerk of Corporation

Trustees

J. F. Cleary	N. J. Morton
R. O. Drechsler	W. Naylor (Hon.)
*J. H. Edwards	H. F. Nordberg
*R. A. Gallant	J. G. Osmo
R. A. Gallant	†W. H. Soar
A. N. Hodgess	*H. E. Tuttle
*J. A. Kennedy	W. K. Walters
*H. L. King	†C. A. Wetherbee
†J. V. King	P. A. Wilson
P. McPherson	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
A. David Risman <i>Vice Presidents</i>	Robert G. Lee <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

Trustees

H. J. Clarke	H. Karp
*P. J. Coady	*E. B. Munro
*M. P. Crowley	*R. P. O'Hanley
J. H. DeFina	G. B. Redding
R. S. DeVeer	*A. D. Risman
J. F. Fallon, Jr.	J. F. Rogers
E. J. Gaffey	†A. G. Stearns
H. E. Greenlaw	R. H. Tasker (Hon.)
†G. D. Hall	†J. J. Wyand

Deposits go on interest fifteenth day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office
Corner of Main and Pleasant Streets, Millis

Aaron W. Hobart <i>President</i>	(Office vacant) <i>Treasurer</i>
John E. Kirby	Arthur P. Adams
Robert J. O'Donnell <i>Vice Presidents</i>	Helen R. Watson <i>Assistant Treasurers</i>
Stuart M. King <i>Clerk of Corporation</i>	Aaron W. Hobart <i>Chairman of Board</i>

Trustees

†H. W. Blethen, Jr.	L. C. King
R. L. Briggs	S. M. King
M. C. Glockner	*J. E. Kirby
*D. M. Gould	J. R. Labaree
†G. E. Harris	E. MacCabe
*A. W. Hobart	T. J. McCaorthy
P. J. Kenney	T. J. Moore
†P. Jos. Kenney	*R. J. O'Donnell
C. King	*G. Y. Robinson
C. A. King	W. H. Simpson

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring	Arthur W. McPherson
Lester C. Peabody <i>Vice Presidents</i>	Henry W. Stickney <i>Assistant Treasurers</i>

George W. Newhall
Clerk of Corporation

Trustees

*C. B. Bacall	L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	A. W. Scott
†H. R. Corey	J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	*D. E. Washburn
†T. J. McArdle	D. A. Welch
G. W. Newhall	†H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

Annual meeting date as provided for in By-Laws fourth Tuesday in January

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert <i>Clerk of Corporation</i>
Ray T. Wallace	
Willard T. Kelly <i>Vice Presidents</i>	

Trustees

R. F. Amazeen	*W. T. Kelly
†W. L. Andrews	*C. H. Phillips
*R. L. Buzzell	†R. J. Powers
†R. C. Calnan	F. L. Regis, Sr.
H. T. Daley	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
R. B. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Lewis F. Harding <i>Vice President</i>	John G. Howes <i>Clerk of Corporation</i>

Trustees

S. F. Alger	†D. G. Reed
F. J. Carey	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
R. O. Delano	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinckley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	H. F. Weston
B. A. Iseninger	*J. C. Whitecomb
R. W. Maddigan, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss	William W. Collier
Percy L. Walker <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Arthur W. Peterson
Clerk of Corporation

Trustees

*J. L. Carrier	A. W. Peterson
J. E. Carter	*G. A. Shaw
*R. H. Curtiss	R. T. Symonds
†M. J. DeCesare	*S. D. Vincent
*G. W. Ellis, Jr.	P. L. Walker
†J. D. Gannett	†L. Zocchi
H. Helfand	

Deposits go on interest tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
third Thursday in October

MILLBURY

Millbury Savings Bank
105-109 Elm Street, Millbury

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Arthur L. Ducharme	Dudley F. Bowker
Raymond R. Stevens <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

James B. Manning
Clerk of Corporation

Trustees

*B. G. Aldrich	*W. W. Horne
*F. H. Barnett	J. B. Manning
*C. C. Berthiaume	†D. S. Smith
D. F. Bowker	*R. R. Stevens
*A. L. Ducharme	†G. B. Stowe
†N. G. Hodgman	H. W. Swenson
W. D. Horne	W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
third Wednesday in March

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, II	Martha M. Wiswell
Walter S. Robbins <i>Vice Presidents</i>	Hazel Plunkett
Roland Gray, Jr. <i>Clerk of Corporation</i>	Warren A. Williams <i>Assistant Treasurers</i>

Walter S. Robbins
Chairman of Board

Trustees

*B. R. Alexander	R. S. Hadlock
C. F. Batchelder	*E. C. Johnson, II
†F. S. Brooks	H. W. King
G. J. Cronin	*A. J. Kinnealey
†F. F. Dudley	*M. D. Perkins
*E. Dyson	*W. S. Robbins
A. Fay	*R. H. Schmidt
F. B. Frederick	*C. V. Vappi
J. Goostray	E. E. Wendell

Deposits go on interest last business day of each month

Dividends are payable last business day of January,
April, July and October

Annual meeting date as provided for in By-Laws
second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John D. Aldrich <i>Ezec. Vice President</i>	Edward A. Kozikowski <i>Assistant Treasurer</i>
Carlos C. McCray	Omer E. Bradway
John P. Moriarty <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*J. D. Aldrich	W. D. McCray
W. H. Anderson	*J. P. Moriarty
O. E. Bradway	J. J. Mullen
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	†H. A. Pease
*F. B. Haley	G. E. Rogers
†T. J. Hilliard	E. R. Sprague
W. Kimber	S. L. Young
*C. C. McCray	

Deposits go on interest first business day of each month if made on or before the eighth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
first Wednesday in May

*Member of Board of Investment.
†Member of Auditing Committee.

MONTAGUE**Crocker Institution for Savings**
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	Earle A. Brown <i>Clerk of Corporation</i>

Austin J. Blood
*Chairman of Board**Trustees*

*A. Abercrombie	†R. A. Lizotte
C. E. Bankwitz	*F. A. M. Milkey
*A. J. Blood	†P. D. Shanahan
†E. A. Brown	E. F. Stange
G. E. Clapp	*L. J. Starbuck
J. A. Gunn	R. S. Tompkins
*M. J. Haigis	R. M. Trudel
E. E. Koch	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in January

NANTUCKET**Nantucket Institution for Savings**
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Douglas E. Knotts <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	Alcon Chadwick <i>Chairman of Board</i>

Trustees

A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*A. Chadwick	D. E. Knotts
*C. C. Coffin	G. M. Lake
*H. B. Coleman	C. R. Morris
J. S. Conway	C. H. Murray
†A. F. Egan, Jr.	R. E. Sanguinetti
†W. A. Fordyce	*G. E. Taylor
J. J. Gardner, II	L. H. True
N. P. Giffin	

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK**Natick Five Cents Savings Bank**
6 Main Street

Date of Incorporation, April 5, 1859

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
George S. Hodgson Milton W. Fairbanks <i>Vice Presidents</i>	Lloyd A. Baker Stanley S. Cole George E. Lamprey <i>Assistant Treasurers</i>
Thacher H. Fisk <i>Clerk of Corporation</i>	

Arthur B. Fair
*Chairman of Board**Trustees*

K. A. Bremner	†T. H. Hoyt
*A. B. Fair	†F. A. Moeller
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
*J. R. Hayes	E. C. Williams
†J. A. Hill, Jr.	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday in April

NEW BEDFORD**New Bedford Five Cents Savings Bank**
791 Purchase Street

Date of Incorporation, April 14, 1855

Bruce Alexander <i>President</i>	Edward Aspin Clinton N. Tripp Richard S. Marchisio William H. H. Manchester, Jr. <i>Assistant Treasurers</i>
James A. Collins Karl P. Goodwin <i>Vice Presidents</i>	
Robert B. MacLeod <i>Clerk of Corporation</i>	Bruce Alexander <i>Chairman of Board</i>
Real R. Breton <i>Treasurer</i>	

Trustees

F. Abramson	†W. R. Hindle
*B. Alexander	C. J. Lewin
C. F. Broughton	R. B. MacLeod
W. V. A. Clark, Jr.	†G. W. Parker
*J. A. Collins	W. E. Parker
M. M. Duff	F. O. Quinn
H. C. Dyer, Jr.	J. H. Read
M. C. Gardner	*A. G. Seabury
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
*N. H. Hayes	*E. H. Wing

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Friday in December

*Member of Board of Investment.

†Member of Auditing Committee.

New Bedford Institution for Savings 174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1743 Acushnet Avenue
10 Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue

Gordon D. Larcom
President

John Carr
Treasurer

John F. Glennon
John Carr
Vice Presidents

Donald M. Chace
Philip F. Danforth, Jr.
Andrew B. Chase
Arnold R. Griffiths
Assistant Treasurers

James B. Buckley
Clerk of Corporation

Seabury Stanton
Chairman of Board

Trustees

C. G. Akin, Jr.
F. E. Anderson
C. Beckman
J. B. Buckley
J. Carr
J. Dawson, Jr.
†A. D. Delano
*P. C. Dirksen
M. F. Downey
J. Duff, III
*J. F. Glennon
J. J. Hayes
P. Hemingway
†W. G. Hughes
J. D. Kenney
†E. S. Knowles

*G. D. Larcom
J. H. Mahoney
R. M. Mitchell
*H. J. Perry
W. H. Potter
*O. Prescott, Jr.
F. Simpson
J. A. Smith
J. E. Stanton, III
*J. K. Stanton
*S. Stanton
*R. S. Stringer
J. Underwood
M. Walter, Jr.
E. T. Wilson
H. W. Young

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

**Institution for Savings, in Newburyport
and its vicinity**
93 State Street

Date of Incorporation, January 31, 1820

Emery Hollerer
President

John H. Pramborg, Jr.
Treasurer

George L. Hosford
Joseph W. Knapp
Willis F. Atkinson
Vice Presidents

William H. Carter
Clerk of Corporation
Emery Hollerer
Chairman of Board

Trustees

L. E. Atkinson
W. F. Atkinson
W. J. Bickford, Jr.
W. H. Carter
W. S. Currier
M. L. Dodge
*E. Hollerer
*G. L. Hosford
*R. B. Hoyt
J. W. Knapp
L. M. Little
W. P. Lowell, Jr.

R. R. McKinney
F. V. Noone
†H. W. Noyes
*W. R. Noyes
†A. S. Page, Jr.
L. C. Peirce
L. B. Phister
J. L. Potter
J. H. Pramborg, Jr.
†K. A. Reynolds
H. R. Rogers
*M. B. Wood

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

Newburyport Five Cents Savings Bank 63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse
President

William H. Willis
Treasurer

Laurence Hayward
William H. Willis
Edward E. Hicken
Vice Presidents

Frank L. Currier
Assistant Treasurer
Charles W. Morse
Chairman of Board

Grace A. Stevens
Clerk of Corporation

Trustees

C. W. Armstrong
†J. T. Connolly
F. L. Currier
H. G. Currier
R. B. Davenport
*E. D. Dunning
L. Hayward
E. E. Hicken
†M. K. Hoyt
†A. S. Johnson
*R. W. Johnson
†A. V. Kelleher

C. F. Leary
W. M. Lunt
C. W. Morse
C. W. Morse, Jr.
†B. Pearson
*B. Pearson, Jr.
B. Poor
E. C. Shepard
R. A. Webb
J. H. Welch
*C. E. Whitley
W. H. Willis

Deposits go on interest first day of the month made on or before the third day of the month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

NEWTON

Newton Savings Bank
1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices

43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
289 Washington Street
133 Chapel Street, Needham
571 Washington Street, Wellesley

Frederick C. Ober
President

Donald P. Frail
Ralph S. E. Sanguinetti
Vice Treasurers

Benjamin F. Louis
Frederick S. Bacon
Douglass B. Francis
Arnold E. Worth
Vice Presidents

F. Blake Cloonen
Richard L. Linden
H. Winston Mercer
John S. Stevens

Benjamin F. Louis
Treasurer

Raymond B. Thomas
Assistant Treasurers

Arthur K. Wells
Clerk of Corporation

Trustees

C. H. Alvord
R. R. Amesbury
*W. R. Amesbury
*F. S. Bacon
†E. G. Bates
J. M. Bierer
H. S. Bothfeld
T. L. Buell
R. C. Casselman
†F. L. Farwell
*D. B. Francis
N. I. Greene
H. W. Hardy
H. Harwood

G. A. Hibbard
B. H. Loewenberg
B. F. Louis
R. M. Nichols
F. C. Ober
L. S. Pruyn
W. H. Raye, Jr.
M. E. Sholkin
E. P. Stevenson
J. M. Tomb
†W. H. Vogler
H. Whitmore, Jr.
*R. A. Winslow

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws December seventh

*Member of Board of Investment.
†Member of Auditing Committee.

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase	Paul L. Shakespeare <i>Assistant Treasurer</i>
Maxwell P. Gaddis <i>Vice Presidents</i>	

Charles J. A. Wilson
Clerk of Corporation

Trustees

*E. G. Angevine	†R. L. FitzGerald
*R. P. Atwood	M. P. Gaddis
*N. D. Bugbee	D. L. Gibbs
†J. P. Burke	*J. W. Kellar
*W. F. Chase	*K. W. Rogers
W. W. Cowles	N. W. Swinton
†D. Danner	C. J. A. Wilson

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
Tuesday next preceding the second Wednesday
in April

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of incorporation, April 26, 1848

Lloyd P. Tyrer <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr.	William A. Lesage
Bernard K. Garceau	Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Burns <i>Vice Presidents</i>	John W. Bond <i>Chairman of Board</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	

Trustees

L. K. Berry, Jr.	G. H. Higgins
*J. W. Bond	J. H. Hunter
J. F. Burns	R. A. Hunter
†J. F. Campbell	P. F. Kittredge
†E. H. Clark	†J. H. Lev
H. W. Clark, II	T. W. Lewis
†J. Deans	R. I. Manuel
†M. L. Dempsey	A. O. Rosenthal
E. F. Flynn	L. L. SanSoucie
B. K. Garceau	†H. H. Schell
*P. J. Geraghty	*L. P. Tyrer
*H. S. Gordon	R. E. Wall
V. H. Gordon	*J. D. Washburn
F. H. Hayden	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws
first Wednesday in December

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Donald F. Donahue <i>Assistant Treasurers</i>
Arthur W. Cook <i>Vice President</i>	Barbara C. Jager
	Erwin M. Hill <i>Clerk of Corporation</i>

Theodore F. Behringer
Chairman of Board

Trustees

*C. H. Addis	J. J. Curran
†W. E. Bailey	H. J. Forsander
*T. F. Behringer	†E. M. Hill
*A. W. Borawski	H. Jekanowski
R. C. Callahan	†A. W. King
S. Clark	J. E. O'Donnell
F. W. Cole, Jr.	*M. L. Sender
*A. W. Cook	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Sidney F. Smith	Mabel M. Duval <i>Assistant Treasurer</i>
Earle M. Parsons <i>Vice Presidents</i>	Sterling R. Whitbeck <i>Chairman of Board</i>
John L. Banner <i>Clerk of Corporation</i>	

Trustees

†J. L. Banner	*J. J. Kelleher
R. C. Barstow	W. G. Kimball
W. C. Bird	A. M. Livingstone
†S. M. Campbell	E. M. Parsons
C. DeBruler	*S. F. Smith
C. N. DeRose	L. A. Stevens
*H. A. Dragon	*E. R. Stone
†F. Goldstaub	D. D. Sullivan
D. B. Jennison	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Wednesday in November

*Member of Board of Investment.

†Member of Auditing Committee.

Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
Dana J. Lowd <i>Vice President</i>	Thomas P. Cahill Ulysse A. Lussier <i>Assistant Treasurers</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	

Edward T. Heaphy
Chairman of Board

Trustees

*E. L. Arnold	*E. T. Heaphy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	M. F. Narum
†W. E. Denny	*F. R. Plumb
W. W. Dunn	C. H. Salls
*E. P. Dunphy	J. A. Weidhaas

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones	Raymond H. Lambert
Edward F. Kurtz	Everett G. Lees
Albert P. Totten <i>Vice Presidents</i>	Marion E. Phinney
Laurence W. Wilkin <i>Clerk of Corporation</i>	Paul J. Silvia <i>Assistant Treasurers</i>

Trustees

W. B. Allen	*E. F. Kurtz
G. G. Bergh	P. F. Leach
*D. S. Bishop	*J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	*S. C. Rice
*H. B. Gowen	H. H. Sweet
C. A. Howard	†F. T. Westcott
*J. W. Hull	†L. W. Wilkin
H. P. Jones	

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in January

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872

Philip B. Walker <i>President</i>	Charles P. Bartlett William S. Gould Louis E. Hoisington <i>Assistant Treasurers</i>
J. Hugh Bolton Robert J. Frost <i>Vice Presidents</i>	Delwyn K. Barnes <i>Clerk of Corporation</i>
John T. Ransom <i>Treasurer</i>	

Trustees

†A. C. Adams	†L. M. Fuller
H. C. Andrews	*H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	H. Moss
J. H. Bolton	J. T. Ransom
J. H. Bolton, Jr.	W. Sharawara
*G. T. Brown	†W. A. Spratt
*W. C. Commons	*H. VanderBaan
W. P. Dutemple	*P. B. Walker
O. Francis	R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell Thomas F. Cuddy <i>Vice Presidents</i>	Florence G. Cronin <i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

†A. L. Beaudette	*A. W. Krusell
*H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	B. M. Stevens (Hon.)
J. C. Griffith (Hon.)	L. E. Toepfer
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

NORWELL**South Scituate Savings Bank**
Main Street

Date of Incorporation, April 2, 1834

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Andrew G. Gordon <i>Clerk of Corporation</i>

Trustees

E. Amazeen	*D. Richardson
R. Chandler	N. Robbins
*G. Dumas	*H. Sewell
†H. Fogg	N. Tilden
H. Ford	K. Torrey
†R. Gaudette	†H. Turner
*L. Phillips, 2nd	S. Vincent
*J. Pool	A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws first Friday of February

ORANGE**Orange Savings Bank**
11 West Main Street

Date of Incorporation, March 30, 1871

Sidney N. Fletcher, Jr. <i>President</i>	Thomas R. Thompson <i>Treasurer</i>
Clarence W. Hayden	James R. Kimball <i>Clerk of Corporation</i>
William B. Oddy <i>Vice Presidents</i>	

Trustees

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	*W. B. Oddy
J. E. Botti	L. Plotkin
E. E. Cormier	*G. T. Rosberry
*S. N. Fletcher, Jr.	*K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
*C. W. Hayden	D. A. Witty
†J. R. Kimball	E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws second Monday of February

PALMER**Palmer Savings Bank**
485 North Main Street

Date of Incorporation, March 4, 1870

Everett D. Landen <i>President</i>	Gordon J. King <i>Treasurer</i>
Gordon J. King <i>Erec. Vice President</i>	Malcolm R. George <i>Assistant Treasurers</i>
Herbert W. Bishop	Carl E. Lindahl <i>Clerk of Corporation</i>
Robert L. McDonald <i>Vice Presidents</i>	C. Lenwood Walker

Trustees

C. F. Barlow	E. D. Landen
*H. W. Bishop	*R. L. McDonald
S. G. Brooks	†A. B. Rathbone
J. W. Duffy	C. K. Sanderson
†J. W. Gale	S. Scudder
*M. K. Gammons	F. A. Smith
†E. A. Griswold	C. L. Walker
*D. J. Horgan	A. Ziegler
*G. J. King	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of November

PEABODY**Warren Five Cents Savings Bank**
10 Main StreetDate of Incorporation, April 28, 1854
Branch Office
Northshore Shopping Center

Paul M. MacGregor <i>President</i>	John J. Kline <i>Treasurer</i>
Lucien G. Lewis	A. Louise Ellis
Norman V. Crane	J. Norman Panall, Jr.
Edmond H. Lalime	Hubert M. Snow, Jr.
John J. Gallagher	<i>Assistant Treasurers</i>
Daniel N. Crowley	Nathan F. Masterson <i>Clerk of Corporation</i>
Ernest J. Woelfel <i>Vice Presidents</i>	

Paul M. MacGregor
*Chairman of Board**Trustees*

†A. J. Barry	L. G. Lewis
†H. B. Bliss	M. J. Lynch
T. A. Brady	*P. M. MacGregor
H. G. Childs	†N. F. Masterson
*N. V. Crane	H. E. Merrow
*D. N. Crowley	G. Smith
†C. D. Farmer	*H. E. Trask
*J. J. Gallagher	N. M. Washburn
†C. W. Kessler	†E. W. Weaver
J. J. Kline	E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD**Berkshire County Savings Bank**
24 North Street

Date of Incorporation, February 2, 1846

Thomas R. Carrington <i>President</i>	William T. Rice <i>President</i>
J. Howard Fryer <i>Vice President</i>	Jane M. Hoag
George P. Clayson <i>Clerk of Corporation</i>	Vernon L. Striebel, Jr.
Donald B. Kuntz <i>Treasurer</i>	Robert G. Disbrow
	Bayard S. Huntley <i>Assistant Treasurers</i>
	Gardner S. Morse <i>Chairman of Board</i>

Trustees

*W. E. Bagg, Jr.	*J. H. Fryer
†G. L. Brown	S. H. Jones
*T. R. Carrington	*C. C. Loomis
†G. P. Clayson	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	J. H. Rice
F. G. Crane, Jr.	*W. T. Rice
D. England, Jr.	*A. S. Silverman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws fourth Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza	Charles H. Benz, Jr.
Raymond G. LeBeau	Donald G. Butler
Kenneth W. Seyffert <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
John R. Tobey <i>Clerk of Corporation</i>	

Trustees

E. L. Amber	G. D. Kittredge
*A. R. Birchard, Jr.	*C. F. Martin
R. H. Bolza	F. E. May
*S. Boxer	C. B. Muzzy
B. Crane	F. M. Myers, Jr.
†R. Crane	E. H. Neese, Jr.
W. B. Crawford	*T. C. Nelson
†S. England	S. G. O'Connell
T. J. Fahey	T. E. O'Connell
*P. K. Fodder	†B. J. Sullivan
W. R. Furey	J. R. Tobey
*L. S. Hayden	

Deposits go on interest first day of each month except the months of January, May, July and November, which have nine grace days

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
James A. White <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	
Oliver L. Edes <i>Honorary Chairman of Board</i>	

Trustees

W. M. Axford	M. H. Golden
†H. W. Baker	R. W. Holm
R. M. Briggs	†F. A. Randall
*T. Brink	G. E. Randall
*E. W. Burgess	A. D. Russell
O. L. Edes	†H. W. Talbot
D. E. Eldridge	M. L. Valente
*A. G. Estes, Jr.	*J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Annual meeting date as provided for in By-Laws third Thursday of October

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Bay Road, South Duxbury
53 Summer Street, Kingston
1923 Ocean Street, Marshfield

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Philip S. Barnes <i>Vice President</i>	Kendall S. Estes
Maurice A. Hall <i>Clerk of Corporation</i>	George W. Carter, Jr. <i>Assistant Treasurers</i>
	Philip S. Barnes <i>Chairman of Board</i>

Trustees

*P. S. Barnes	D. B. Freeman
H. A. Boyer	M. A. Hall
B. B. Bradley	*F. C. Hilton
E. W. Brewster	A. H. Holmes
S. H. Brewster	E. B. Maccaferri
*L. R. Briggs	*F. C. Newhall
†W. J. Brown	F. M. Rowell
P. V. Cavallini	B. J. Shepherd (Hon.)
*O. G. Colley	†R. M. Shift
†G. W. Cushman	M. Toabe
R. L. Drew	H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young	Frank M. Oliveira
George F. Miller, Jr. <i>Vice Presidents</i>	<i>Vice Treasurer</i>
	Helen F. Rogers <i>Assistant Treasurer</i>
Herbert F. Mayo <i>Clerk of Corporation</i>	

Trustees

F. J. Alves	†E. Salvador
*S. J. Benson	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
†C. G. Peck, Jr.	R. A. Welsh
A. E. Ramey	M. C. Young
*J. F. Rosenthal	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

*Member of Board of Investment.

†Member of Auditing Committee.

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

George H. Bonsall <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Robert H. Fay Arnold O. Haskell <i>Vice Presidents</i>	H. Maurice Hughes O. Donald Gohl Lindsay L. Tait <i>Assistant Treasurers</i>
Morgan Sargent <i>Clerk of Corporation</i>	Arthur I. Burgess <i>Chairman of Board</i>

Trustees

*G. H. Bonsall	†H. MacArthur
*A. I. Burgess	†R. Porter
C. R. Burgin	†G. D. Reardon
*T. S. Burgin	M. Sargent
*W. G. Clark	J. Serafini
*R. M. Faxon	J. D. Smith (Hon.)
R. H. Fay	

Deposits go on interest fifth day of each month
Dividends are payable 1st Monday of January,
April, July and October

Annual meeting date as provided for in By-Laws
second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices
15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Albert C. Wilde Raymond E. Lyons <i>Vice Presidents</i>	Melvin S. Monson Virginia O. Holmes <i>Assistant Treasurers</i>
Charles F. Blakely <i>Clerk of Corporation</i>	

Trustees

R. L. Batchelder	*R. E. Lyons
*C. F. Blakely	*H. W. Macauley
†C. E. Claff	†R. R. McEvoy
G. W. Hill	†J. C. Webster, Jr.
W. C. Kane	*A. C. Wilde
*F. H. Lutz	*L. R. Wyman

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
second Tuesday in April

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell Frank D. Tanner <i>Vice Presidents</i>	Richard C. Forrest <i>Vice Treasurer</i>
E. Hayward Bliss <i>Clerk of Corporation</i>	Alice B. Sweeney Alice S. Rogers <i>Assistant Treasurers</i>

Trustees

C. H. Amon, Jr.	*K. C. Latham
M. B. Bedell	*G. M. Lothrop
E. H. Bliss	M. R. Meikle
*H. B. Currell	*R. E. Stewart
W. H. Dee	†C. Stratton
J. B. Iverson	F. D. Tanner
†K. R. Ivester	*P. G. Willcox
†G. R. Larson	

Deposits go on interest first business day of each
month

Dividends are payable on and after March 10 and
September 10

Annual meeting date as provided for in By-Laws
third Monday in January

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Edward J. Phelps <i>Vice President</i>	Wallace L. Macaulay Kenneth R. Pike <i>Assistant Treasurers</i>

Russell Osgood
Clerk of Corporation

Trustees

J. H. Bourque	H. G. Perry
†A. R. Brewster	*E. J. Phelps
†D. S. Collins	*R. T. Phillips
*L. R. Curtis	N. A. Pool
E. W. Harlow	J. F. Spence
*M. W. Marrell	†J. Spurr
R. Osgood	*A. P. Wilcox

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
first Tuesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

ROCKPORT**Granite Savings Bank**
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith
President
J. Harry Mills
*Vice President*J. Harry Mills
Treasurer
Isabel L. Poole
*Assistant Treasurer*Frank W. Johnson
*Clerk of Corporation**Trustees*

†R. M. Barker	G. N. Mackey
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
*A. R. Carlson	*N. O. B. Pearson
L. P. Curtis	†J. B. Silva, Jr.
N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
F. W. Johnson	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
second Wednesday in December**SALEM****Salem Savings Bank**
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Office
Highland AvenueEdgar W. Johnson
President
Leonard Clark
Charles A. Whipple
Francis J. Murphy
*Vice Presidents*Charles H. Stevens, Jr.
Treasurer
George W. Olson
Hollis B. Kuell
Robert Petersen
*Assistant Treasurers*J. Grafton Kingsley
*Clerk of Corporation**Trustees*

C. N. Andrias	J. G. Kingsley
R. B. M. Barton	†N. M. Knowlton
W. Chisholm	*H. G. Macomber
*F. P. Clark	†J. I. Martin
*L. Clark	F. J. Murphy
H. E. Davenport	W. T. Quinlan
R. W. Estey	T. Simons
*J. E. Farley	C. H. Stevens, Jr.
J. E. Fellows, Jr.	C. F. Voorhees
†M. F. Flynn	W. B. Welch
H. S. Holcomb	*C. A. Whipple
*E. W. Johnson	

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

Annual meeting date as provided for in By-Laws
third Wednesday of December**Salem Five Cents Savings Bank**
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South HamiltonFranklin A. Hebard
President
Alton P. Cole, Jr.
Bradshaw Langmaid
Richard E. Blake
*Vice Presidents*Alton P. Cole, Jr.
Treasurer
Clayton W. Smith
*Assistant Treasurer*Albion B. Knowlton, Jr.
*Clerk of Corporation**Trustees*

*L. Allen, Jr.	*F. A. Hebard
A. E. Anderson	H. S. Knight
W. K. Anderson	†C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	†C. A. Mayo
S. H. Batchelder	F. A. Meier
*R. E. Blake	F. H. Moore
W. J. Bursaw, Jr.	P. M. Pilcher
H. J. Callahan	A. P. Putnam
A. P. Cole, Jr.	B. U. Rice
A. S. Elwell	F. C. Sargent (Hon.)
H. S. Gilcrest	J. R. Serafini
†A. Goodhue, Jr.	R. H. Thompson
H. J. Gourdeau	*J. N. Welch
C. F. Grush	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1
and the last business day of OctoberAnnual meeting date as provided for in By-Laws
first Tuesday in May**SHELburne****Shelburne Falls Savings Bank**
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball
President
Henry L. Avery
*Vice President*Florence B. Adler
Treasurer
Elwyn J. Ball
*Chairman of Board*Marjorie W. Peck
*Clerk of Corporation**Trustees*

F. B. Adler	P. R. Joyce
†J. R. Amstein	†H. E. Legate
H. L. Avery	W. E. Legate (Hon.)
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
H. F. Brown	G. L. Mirick
R. E. Donelson	M. A. Newton
J. A. Dunnell	*E. D. Shippee
A. F. Eldridge	H. A. Suprenant
E. R. Field	J. B. Temple
*J. W. Hoyt	*G. E. Turton
D. H. Jones	R. Wishart

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
first Tuesday in October*Member of Board of Investment.
†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Dr. Harold P. Freeman	Stephen J. Dowd <i>Assistant Treasurer</i>
Richard V. Kiley <i>Vice Presidents</i>	

John H. Derby
Clerk of Corporation

Trustees

†H. Celata	R. W. Harris
†D. F. Choate, Jr.	†C. I. Horton
F. Ciampa	D. J. Kelley
A. H. Curtis, II	R. V. Kiley
J. H. Derby	*A. J. Oliva
*A. H. Dolben	*T. P. Russell
W. H. Dolben, Jr.	P. Sherman
A. L. Fisher	*H. E. Stevens
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws third Tuesday in November

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

R. Jack Howard <i>President</i>	Ernest S. Christian <i>Treasurer</i>
L. Roger Wentworth	Royal A. Mabee
Frederick W. Hale <i>Vice Presidents</i>	Arthur R. Hayward <i>Assistant Treasurers</i>
George S. Drew <i>Clerk of Corporation</i>	Charles J. Bateman, Jr. <i>Chairman of Board</i>

Trustees

M. F. Ahearn, Jr.	J. F. McGann
*C. J. Bateman, Jr.	L. J. McKay
R. C. Bosworth	T. W. Morse
†J. A. Daniels	J. W. Pickering
†G. S. Drew	†N. A. Ray
F. W. Hale	E. S. Rumery
E. J. Hall	*H. E. Sullivan
*R. J. Howard	L. R. Wentworth
*T. E. Kellar	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday of December

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	William W. Horsley <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Stanley M. Cheney
John J. O'Shaughnessy <i>Clerk of Corporation</i>	Carl M. Olson
	Mafalda A. Comstock <i>Assistant Treasurers</i>

Trustees

J. V. Achin	L. H. Lemmelin
P. Boehm	R. C. McKinstry
*J. N. Burnham	G. Mozley
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	*J. E. Rischitelli
J. K. Edwards	†F. O. Robson
J. D. Gallery	S. T. Sheard
P. Graf	*A. F. Smith
R. R. Grinwade	*E. E. Williams
W. W. Horsley	†S. W. Williams
O. J. Laliberte	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown	Robert G. Worthington
Burton R. Smith	<i>Assistant Treasurer</i>
Hezekiah P. Starr <i>Vice Presidents</i>	Edwin L. Marsden <i>Clerk of Corporation</i>

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	J. P. McGrath
*J. J. Dolan	†J. C. McSherry
F. O. Dufault	R. K. Prouty
*W. J. Heffernan	*W. J. Reynolds
F. A. Hobbs	*B. R. Smith
*L. E. Latown	H. P. Starr
G. E. LeDoux	†G. D. Stone
E. L. Marsden	

Deposits go on interest first day of each month

Dividends are payable 1st Monday of May and November

Annual meeting date as provided for in By-Laws first Tuesday of June

*Member of Board of Investment.

†Member of Auditing Committee.

SPRINGFIELD**Hampden Savings Bank**
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings
Harvey R. Preston <i>Clerk of Corporation</i>	Henry L. Waltermire <i>Assistant Treasurers</i>

Trustees

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	*M. C. Peabody
C. L. Blake	†H. R. Preston
R. D. Clapp	*J. B. Richardson, Jr.
H. J. Collins	V. E. Quillard
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in November

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices1899 Wilbraham Road
6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren <i>Assistant Treasurer</i>
Earl H. Paine <i>Clerk of Corporation</i>	

Trustees

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	T. V. Paige
†D. B. Collings	E. H. Paine
*R. W. Crowell	K. W. Perry
E. C. Erickson	J. A. Saunders
G. J. Gallan	J. J. Shea, Jr.
*D. W. Gordon	†E. E. Silver, Jr.
*A. H. Hovey	R. S. Spooner (Hon.)
R. Keeney, Jr.	G. W. Streeter, Jr.
E. Kronvall (Hon.)	R. K. Swett
L. D. Lewis	N. Wallace
A. C. McCarthy	†F. W. Williams

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

Springfield Institution for Savings
1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices561 Sumner Avenue
844 State Street
1360 Carew Street
9 Springfield Street, Agawam
724 Bliss Road, Longmeadow

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Charles G. Young John McP. Collins Theodore H. Hanchett William A. James Alfred E. Rowley <i>Vice Presidents</i>	A. Everett Winne <i>Vice Treasurer</i> C. Raymond Prothero June M. Haskins Robert A. Cross John J. Rapalus <i>Assistant Treasurers</i>
Julius H. Appleton <i>Clerk of Corporation</i>	

Trustees

J. H. Appleton	H. Isenburg (Hon.)
*R. A. Booth	†S. D. Parker
W. A. Collins	M. F. Peterson (Hon.)
*H. G. Dickey	F. S. Pillsbury
L. W. Doherty	A. Roberts
†J. F. Egan	C. H. Schaaff
F. C. Emerson	*H. A. Sears
A. G. Erdman	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	E. H. Thomson (Hon.)
W. A. Hebert (Hon.)	†L. R. Wallace
*M. I. Holstein	*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM**Stoneham Savings Bank**
359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
G. Ernest Bell Winston N. Prescott <i>Vice Presidents</i>	William H. Brock <i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
*Clerk of Corporation**Trustees*

*M. E. Barron	†E. B. Merrithew
*G. E. Bell	P. A. Nelles, Jr.
F. S. Blanchard (Hon.)	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	*W. N. Prescott
W. Gardt	L. W. Seamon
R. P. Hall	C. H. Severance
D. W. Hanson	†J. T. Whittemore
*E. W. Jefferson	R. A. Wills
†F. A. Lawson	G. A. Worthen

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Monday preceding the last Sunday in April

*Member of Board of Investment.

†Member of Auditing Committee.

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

Trustees

*H. Barker	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†R. H. Park
H. S. Hastings	W. R. Reed
A. L. Jennings	J. D. Robertson
J. W. Kirker	†R. C. Witherell
*G. H. M. LeRoy	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds
Thomas F. Corr, Jr. <i>Clerk of Corporation</i>	Arthur T. Smerdon Arthur J. F. Tutton <i>Assistant Treasurers</i>

Trustees

*W. H. Barker	*R. E. Keefe
R. B. Champagne	†J. F. Leddy
G. F. Clapp	*G. M. Owen
T. F. Corr, Jr.	R. J. Park
R. E. Deponte	J. F. Parker
W. P. Dickerman	*S. H. Rhodes
*C. A. Eldridge	C. S. Robertson
H. C. Gill, Jr.	*G. M. Seemann
†W. H. Gorey	S. P. Sowiecki
A. E. Gutman	†E. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot
Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott	Mildred E. Eastman
Robert E. Hamilton	Gordon E. Kollett
Richard S. Douglas <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich	*R. E. Hamilton
†F. Andrews	R. O. Huddleston
*C. C. Ballou	G. E. Kollett
J. E. Branigan	*E. R. Newell
W. G. Brown	R. A. Pelland
H. Buma	A. A. Sabatinelli
G. P. Carver, Jr.	*S. R. Scott
W. B. Chase	W. Smith
†W. J. Crawley, Jr.	*L. S. Voss
R. S. Douglas	P. S. Wheelock
G. W. Guertin	

Deposits go on interest the first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Julian V. Lyon
William E. Jones <i>Vice Presidents</i>	Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Philip A. Perkins <i>Chairman of Board</i>

Trustees

A. M. Anderson	†H. S. MacLellan
†M. G. Beebe	F. C. McGrath, Jr.
*F. E. Carter	T. L. McManus
L. Day	A. S. North (Hon.)
G. J. Evans	*P. A. Perkins
E. H. Fairbanks	R. A. Sayce
S. Fisher	H. J. Skinner (Hon.)
G. F. Gardner	*W. R. Spaulding
H. H. Hovey	†M. F. Stoddard, Jr.
H. A. Jones (Hon.)	R. H. Wingate
*W. E. Jones	J. B. Wiswall
W. J. Lee	*K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable last business day of the months of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

*Member of Board of Investment.
†Member of Auditing Committee.

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	Philip A. Lashway <i>Vice Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Arthur M. Butler, Jr. Willard T. Crossman Frederic A. Lancto Ralph A. Sederquist <i>Assistant Treasurers</i>
George D. DeGrasse <i>Treasurer</i>	

Lester J. Johnsen
Clerk of Corporation

Trustees

*C. G. Brewster	F. J. Mooney, Jr.
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	*J. F. Robinson
P. L. Flynn	B. E. Tyler
†N. B. Goldberg	R. L. Whipple
†H. F. Howe	*B. F. Wood
†L. J. Johnsen	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Charles A. Pearce <i>Ezec. Vice President</i>	Irene B. King <i>Assistant Treasurer</i>

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson	*W. M. Hyde
*J. H. Bryson	†F. J. Kardas
*L. B. Campbell	†J. F. Nields
*L. R. Campbell	C. A. Pearce
N. Falk	R. H. Quigley
C. T. Hinckley	†F. Rindge, Jr.
*I. A. Hodgen	H. R. Salem

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	John M. Ranney <i>Treasurer</i>
Arthur E. Griffin	Paul E. English
Harry B. Metcalfe <i>Vice Presidents</i>	Donald R. Eldridge <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	

Frank L. Nickerson
Chairman of Board

Trustees

*R. A. Anthony	M. B. Makepeace
†J. M. Balano	*F. MacGregor
T. H. Barth	H. B. Metcalfe
*E. A. Besse	*F. L. Nickerson
†B. E. Cushing	*A. L. Pappi
L. M. Flanders	W. E. Rowley
W. L. Gray	†B. E. Shaw
*A. E. Griffin	*G. H. Smith
H. E. Hunziker	H. P. Smith
J. S. Kenyon	S. H. Wright
R. D. Kiernan	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins	William N. Wright <i>Clerk of Corporation</i>
John G. Rearick <i>Vice Presidents</i>	

Charles E. Shepard
Chairman of Board

Trustees

P. F. Carroll	*B. W. Perkins, Sr.
†B. M. Covell	B. W. Perkins, Jr.
D. B. Gilman	A. T. Purinton
†W. McWhirter	*J. G. Rearick
I. W. Moore (Hon.)	*C. E. Shepard
†J. Orszulak	*V. B. Tuttle
R. R. Paine	W. G. Wood
*C. F. Pease	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

WATERTOWN**Watertown Savings Bank**
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith	Marguerite M. Hooley
W. Stanley Field	Robert B. Harris
Charles W. Chamberlain, Jr.	<i>Assistant Treasurers</i>

*Vice Presidents*Roger T. Westcott
*Clerk of Corporation**Trustees*

*C. W. Chamberlain	S. P. Mugar
C. W. Chamberlain, Jr.	T. J. Scott
R. B. Chase	†B. L. Scribner
*L. S. Field	*F. D. Shaw
W. S. Field	*H. A. Smith
†J. E. Heffernan	R. S. Sparrow
*J. S. Hemphill	A. J. Torrielli
A. A. Huse	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER**Webster Five Cents Savings Bank**
290 Main Street

Date of Incorporation, March 16, 1868

Branch Office
343 Main Street, Oxford

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie	Margaret C. Canavan
Lambert L. Gustafson	<i>Assistant Treasurer</i>
Joseph M. Morse	James L. Dugan
Francis E. Cassidy	<i>Clerk of Corporation</i>

Ralph K. Hubbard
*Chairman of Board**Trustees*

†H. C. Bartlett	D. W. Horsley
D. S. Bayer	E. L. Hubbard
B. F. Brigandi	*R. K. Hubbard
*W. A. Cash	L. E. LeBoeuf
F. E. Cassidy	*J. M. Morse
H. W. Crawford	R. R. Poblocki
J. L. Dugan	†J. C. Prout
W. L. Dugan	*G. F. White
L. L. Gustafson	*A. Wylie
†D. I. Hey	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws third Wednesday in May

WELLFLEET**Wellfleet Savings Bank**
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Gladys R. Cassidy <i>Treasurer</i>
Charles E. Frazier, Jr.	Robert C. Dickinson
Paul J. Lussier	<i>Assistant Treasurer</i>

Vice Presidents

Clarence S. Smith
Clerk of Corporation

Trustees

†H. W. Carlson	†C. E. Frazier, Jr.
R. A. Chase (Hon.)	*W. Hokkanen
B. C. Collins	K. E. Paine
*H. A. Curtis	*W. R. Payne
*C. W. Downs, Jr.	†E. F. Rose
†J. R. Dyer, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH**Westborough Savings Bank**
33 West Main Street

Date of Incorporation, February 9, 1869

Branch Office
58 West Main Street, Northborough

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert	Walter A. Kinell, Jr.
<i>Ezec. Vice President</i>	<i>Vice Treasurer</i>
J. Baron Mason	Dorothy S. Hewey
<i>Vice President</i>	<i>Assistant Treasurer</i>
Edwin P. Fairbanks	Ellwood N. Hennessy
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

*P. D. Blois	*J. B. Mason
C. H. Carlson	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	B. C. Tashjian
A. E. Gilman	*H. K. Tufts
*E. N. Hennessy	†R. S. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment.

†Member of Auditing Committee.

WESTFIELD**Westfield Savings Bank**

141 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices

206 Park Street, West Springfield

27 Arnold Street

Arthur W. Knapp
*President*Norman A. Clarke
David C. ColtonWesley L. Mitchell
*Vice Presidents*Horace N. Fuller
*Clerk of Corporation*Ralph D. Neth
*Treasurer*Harris J. Bond
L. Melvin Gendreau
Thomas J. Howard, Jr.*Assistant Treasurers*Henry F. Burrows
*Chairman of Board**Trustees*C. J. Arnold
G. B. Brooks
*H. F. Burrows
G. T. Chapman (Hon.)
†W. C. Chisholm
N. A. Clarke
*D. C. Colton
H. L. Drake
H. N. Fuller
†F. H. Gath*C. A. Godin
*A. W. Knapp
W. L. Mitchell
R. D. Neth
*E. V. Oehlers
L. C. Parker, Jr.
J. E. Reed
†A. S. Rzewski
H. K. Wakeman

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws
second Wednesday in April**Woronoco Savings Bank**

31 Court Street

Date of Incorporation, May 5, 1871

Branch Office

College Highway, Southwick

Laurence W. Shattuck
*President*Roger L. Wolcott
*Exec. Vice President*Ralph S. Conner
*Vice President*Roger L. Wolcott
*Treasurer*Katherine L. Chapman
James A. RogersPorter E. Taylor
*Assistant Treasurers*Andrew Anderson
*Clerk of Corporation**Trustees*†J. A. Adams
A. Anderson
T. M. Arnold
*O. C. Baker
†J. C. Barnes
J. W. Buckley
R. L. Cantell
L. M. Clark
*R. S. Conner
*G. B. Cowles
E. L. daSilva (Hon.)E. A. Jensen
*G. R. Keegan
†A. Nesin
F. R. O'Donnell
K. S. Pease
*G. W. Roraback
H. Saffer
*L. W. Shattuck
R. M. Wilcox
B. P. WoodDeposits go on interest tenth day of the month if
made on or before the nineteenth day of the
month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
third Wednesday in March**WEYMOUTH****East Weymouth Savings Bank**

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Joseph J. Holland
*President*Robert H. Gaughen
Ashley B. Jones
*Vice Presidents*James F. Culhane
*Treasurer*Martha I. Belcher
*Assistant Treasurer*William F. Meara, Jr.
*Clerk of Corporation**Trustees*F. L. Alden
*J. Alden
†H. E. Bowmar
S. H. Casperson
J. F. Culhane
*R. H. Gaughen
*J. J. Holland
J. J. Holland, Jr.*A. B. Jones
G. E. Lane
†W. F. Meara, Jr.
R. H. O'Brien
*E. A. Perry
G. W. Perry
R. Reidy
†L. V. Smith

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
second Wednesday in April**South Weymouth Savings Bank**

88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1863

F. William Lawton
*President*Clayton W. Nash
Carl A. R. Lewis
*Vice Presidents*George F. Gardner
*Treasurer*Arthur G. Martell
*Assistant Treasurer*William P. Fillebrown
*Clerk of Corporation*F. William Lawton
*Chairman of Board**Trustees*F. T. Barnes (Hon.)
G. T. Barnes
A. O. Bicknell
J. F. Chipman
J. H. Clapp
A. V. Coleman (Hon.)
H. B. Coleman
†A. C. Fearling
*J. W. Field
W. P. Fillebrown
H. I. GrangerH. Hoffman
*F. W. Lawton
*C. A. R. Lewis
†C. L. McGaw
*E. W. Moxon
*C. W. Nash
*H. B. Nash
F. Ness
*J. W. O'Donnell
†R. G. Parker

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July
10 and October 10Annual meeting date as provided for in By-Laws
first Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Fred Belyea <i>Vice President</i>	Ruth P. Bosien Robert Bates <i>Assistant Treasurer</i>
Raymond Warmington <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

Trustees

†F. Belyea	*R. L. Morgan
R. Bewley	*C. W. Morrison
*F. M. Bryant	*N. J. Reilly
E. S. Cook	J. C. Settles
W. N. Flynt	M. E. Sherman
†L. Fulton	*G. H. Thompson
E. B. Given, Jr.	R. C. Warmington
†W. McClelland	E. T. Wilson
R. Monahan	

Deposits go on interest fifteenth day of each month
Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws
first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1838

Herbert L. Shepherd <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Joseph W. Bjork <i>Exec. Vice President</i>	Warren R. Corliss Irene R. Smith <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

J. W. Bjork	D. F. Leach
G. A. Brouillard	*R. K. Litchfield
*C. P. Burrill	†N. G. MacDonald
*W. B. Clark	*W. F. McCarthy
R. A. Conrad	W. J. McCarthy
R. B. Cooke (Hon.)	L. E. Millett
†A. S. Gilman	*H. L. Shepherd
*H. L. Horte	H. C. Young
†H. S. Keith	

Deposits go on interest fifteenth day of each month
if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
first Tuesday after the second Monday of March

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen <i>President</i>	Harry W. Tower <i>Treasurer</i>
Merwin F. Packard Willard H. Senecal <i>Vice Presidents</i>	Donald R. Packard <i>Assistant Treasurer</i> Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

*H. R. Bisbee	T. F. Lenihan
†R. T. Bisbee	†H. F. Loud
†L. H. Cranson	D. S. Outhuse
C. M. Damon, Sr.	L. H. Packard
D. P. Healy	*M. F. Packard
*R. S. Jorgensen	*W. H. Senecal
*H. S. Kellogg	R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles <i>Assistant Treasurers</i>

Wade W. Rudman
Clerk of Corporation

Trustees

†L. S. Blair	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*C. B. Hall	W. W. Rudman
*C. S. Hamilton (Hon.)	*L. Rudnick
P. S. Hart	L. S. Towne
*P. B. Jayne	L. G. Treadway (Hon.)
R. A. Mason	*P. P. Welanetz
T. M. McMahon	H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
last Monday in September

*Member of Board of Investment.

†Member of Auditing Committee.

WINCHENDON**Winchendon Savings Bank**
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

Trustees

†C. H. Abbott	K. M. Parks
*A. E. Anderson	†L. P. Prance
M. R. Bateman	*M. W. Smith
†W. D. Brown	H. E. Stearns
*C. D. Eldredge	E. M. Thompson
R. F. King, Jr.	K. B. White, Jr.
*J. W. Meyer, Jr.	*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER**Winchester Savings Bank**
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	R. W. Hatch
†S. Avery	W. B. Hersey
C. W. Bennett	†G. H. Hood, Jr.
J. W. Blackham	E. H. Kenerson (Hon.)
A. Broadhurst	R. B. Kittredge
W. L. Davis	C. L. Moore
*J. F. Dwinell, Jr.	*H. S. Richardson, Jr.
†A. O. Eaton	F. E. Smith (Hon.)
C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
A. M. Gibson	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP**Winthrop Savings Bank**
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
G. Malcolm McNeil Arthur J. Soper <i>Vice Presidents</i>	Florence R. Cummings Alice J. Mackey <i>Assistant Treasurers</i>
	Ernest E. Hardy <i>Clerk of Corporation</i>

Trustees

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
P. A. Gorman	*A. J. Soper
J. Gregorie	*A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
†E. M. Howard	

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

Annual meeting date as provided for in By-Laws third Wednesday in January

WOBURN**Woburn Five Cents Savings Bank**
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Alfred W. Peterson Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
*Clerk of Corporation**Trustees*

R. J. Farrell	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
†F. A. Gifford	*R. E. Miltzer
E. C. Holland	*A. W. Peterson
D. B. Johnson	†C. J. Peterson
H. M. Leen	*P. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER

Bay State Savings Bank
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
John W. O'Meara Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik James M. Carpenter <i>Assistant Treasurers</i>

Robert R. Gallagher
Clerk of Corporation

Trustees

J. P. Coakley	J. J. Ladden
W. M. Conlin	†J. J. Marshall
E. J. Croce	*J. W. O'Meara
†J. J. Curran	H. E. Prunier
*W. B. Dennen	†R. C. Reidy
C. N. Dewey	T. L. Rooney
F. J. Donoghue	T. S. Shea (Hon.)
*E. F. Donohue	M. Stepanski
R. R. Gallagher	*F. J. Sullivan
F. S. Harvey	J. A. Toomey
*K. P. Higgins	

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Offices

Webster Square Plaza

344 West Boylston Street, West Boylston

Percy H. G. Harris <i>President</i>	Gordon H. Crossley <i>Treasurer</i>
H. Waite Hurlburt John F. Handfield <i>Vice Presidents</i>	Roger W. LeBlanc Sam H. Hokkanen Allyn W. Krom <i>Assistant Treasurers</i>

Ralph M. Colburn
Clerk of Corporation

Trustees

E. G. Bagley	*P. H. G. Harris
†P. C. Beals	R. H. Harris
R. W. Booth	*C. D. Heywood
†R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
J. R. Carter	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. B. Davis, Jr.	†A. E. Rankin
J. P. Franklin	G. Sessions
H. Gooch, Jr.	F. W. Seymour
W. G. Hall	C. M. Stanley
J. F. Handfield	A. T. Wall
F. L. Harrington, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Annual meeting date as provided for in By-Laws third Thursday in January

Worcester County Institution for Savings
365 Main Street

Date of Incorporation, February 8, 1828

Branch Offices

500 Pleasant Street
29 West Boylston Street
353 Grafton Street

Arnold W. Conti <i>President</i>	James D. Watt <i>Treasurer</i>
Stanley G. Quackenbush <i>Vice President</i>	Leon C. Gould <i>Vice Treasurer</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	John F. Gilbert Thomas E. Hillsgrove Frank A. Brown Carl E. MacKay <i>Assistant Treasurers</i>
C. Lane Goss <i>Chairman of Board</i>	

Trustees

E. L. Clifford	J. B. Lowell
A. W. Conti	†F. J. McGrath
J. A. Crotty	*R. W. Mirick
†R. Cushman	*M. Morgan
W. G. Davis	*A. Palmer
*P. Fletcher	C. Riley
†R. S. Frost	W. H. Sawyer
B. B. Gilman	A. W. Smith
*C. L. Goss	H. I. Spencer
R. F. Gow	R. W. Stoddard
R. G. Hegg	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday of January

Worcester Five Cents Savings Bank
316 Main Street

Date of Incorporation, April 10, 1854

Branch Offices

21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury

Richard N. Symonds <i>President</i>	Carl A. G. Anderson George R. Frye Kathleen Pano Roger A. Starbard Donald A. Thomson <i>Assistant Treasurers</i>
Ralph W. Hager <i>Vice President</i>	Walter G. Butler <i>Clerk of Corporation</i>
Frank R. Heath, Jr. <i>Treasurer</i>	

Trustees

J. Adam, Jr.	W. C. Lane, Jr.
*H. M. Booth	L. H. Lougee
†W. G. Butler	W. L. Macintosh
*E. B. Coghlin	W. M. Mill
R. J. Forkey	†G. T. Miller
R. W. Hager	G. A. O'Brien
H. C. Hardy	P. M. Purrington
F. L. Harrington	*A. B. Reed
R. A. Heald	*R. N. Symonds
E. M. Hicks	*R. Washburn
†J. M. Hogg	G. C. Whitney, II

Deposits go on interest first business day of each month if made on or before the tenth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank

315 Main Street

Date of Incorporation, May 15, 1851

Branch OfficesLincoln Plaza, Lincoln Street
701 Southbridge Street, Auburn

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey
Philip B. Heywood <i>Clerk of Corporation</i>	Reid C. Preston <i>Assistant Treasurers</i>

Trustees

L. Anderson	A. B. Holmstrom
C. S. Barton	C. Knight, Jr.
*N. T. Bascom	R. H. McColl
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Coghlin	*R. J. Rutherford
†E. U. Cross	†R. E. Secord
G. G. DeMallie	R. M. Spencer (Hon.)
*F. H. Dewey, Jr.	†R. M. Stobbs
F. H. Dewey, III	H. P. Storke
J. C. Donnelly, Jr.	J. S. Tomajan
H. H. Forbes (Hon.)	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	*W. J. Whipple

Deposits go on interest fifteenth day of the month
if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
second Monday in April

YARMOUTH

Bass River Savings Bank

307 Main Street
(South Yarmouth District)

Date of Incorporation, April 15, 1874

Branch Offices

338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Roswell H. Nye	George F. Barabe
Paul M. Swift <i>Vice Presidents</i>	Stafford I. Burrell
William P. Swift <i>Clerk of Corporation</i>	Philip H. Schoener <i>Assistant Treasurers</i>

LeRoy W. Long
Chairman of Board

Trustees

E. W. Ambrose	A. L. Lovequist
*F. M. Angus	R. C. Macallister
L. C. Antonellis	†J. M. Newkirk, Jr.
J. E. Barnard, Jr.	*R. H. Nye
T. Bearse	W. J. O'Neil, Jr.
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
P. Davenport	H. L. Small
E. R. Eastman	*P. M. Swift
F. A. Eldredge	W. P. Swift
†E. R. Greene	L. Warren
H. L. Hayes, Jr.	N. E. Welch
G. B. Kelley	E. Winslow
*S. I. Lawrence	N. H. Wixon
*L. W. Long	

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5
and October 5

Annual meeting date as provided for in By-Laws
second Monday in April

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

Norman F. Barrett <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
William Petersen <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Edward P. Clark <i>Vice President</i>	Nathan T. Bascom <i>Clerk of Corporation</i>

Directors

W. Alderman	C. E. Goodhue
*N. F. Barrett	P. H. G. Harris
*N. T. Bascom	L. S. Hayden
C. J. Bateman, Jr.	*F. A. Hebard
C. Bigelow	J. W. Hull
*G. H. Bonsall	R. H. Keith
W. S. Brown	R. G. Lilly
*E. P. Clark	*B. H. McMahon
A. Dresser	C. M. Poore
*H. E. Fasser	L. C. Taylor
A. G. Gilman	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	John S. Howe <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

Directors

J. Carr	J. S. Howe
S. D. Evans	*E. W. Johnson
G. C. Francis	W. Newcomb
*M. L. Harris	*W. H. Smith, II
*P. H. G. Harris	*A. W. Soule
L. S. Hayden	

**Savings Banks Employees
Retirement Association**
111 Devonshire Street

Organized February 3, 1944

Robert S. Goldthwait <i>President</i>	Joseph H. Bacheller, Jr. <i>Treasurer</i>
R. Gordon Granger <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

*J. H. Bacheller, Jr.	J. R. Goodwin
N. F. Barrett	*R. G. Granger
C. E. Cain	*R. P. Gray
*J. Carr	*G. C. Holderness
T. R. Carrington	*H. E. Hollingworth
A. W. Conti	P. A. Perkins
C. E. Crawford	A. F. Thompson
*R. S. Goldthwait	R. L. Wolcott

*Executive Committee

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1965

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$45,774 55	\$171,824 29
2	Due from banks	267,391 53	273,957 81
3	U. S. Government obligations, direct and fully guaranteed	4,979,048 92	3,939,528 29
4	State, county and municipal obligations	24,577 89	—
5	Other bonds, notes and debentures	461,907 28	7,500 00
6	Bank and fire insurance company stocks, etc.	868,437 41	486,468 58
7	Real estate loans (conventional)	9,023,647 57	7,528,061 65
8	G.I. loans (in-state)	1,301,836 77	133,311 66
9	F.H.A. loans (in-state)	1,636,366 06	36,457 15
10	G.I. loans (out-of-state)	—	1,361,976 94
11	F.H.A. loans (out-of-state)	780,431 64	404,037 93
12	Personal loans	—	433,533 95
13	Other loans	149,239 14	67,075 69
14	Banking premises	32,082 95	84,260 03
15	Furniture and fixtures	26,139 01	36,194 27
16	Other real estate owned, etc.	25,765 38	18,705 28
17	Taxes and insurance paid on mortgaged properties	—	170 65
18	Mortgage acquisition costs	—	360 00
19	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	93,575 94	628 21
22	Total	\$19,731,968 52	\$15,002,610 91
Liabilities			
23	Ordinary deposits	\$16,926,418 09	\$11,594,086 86
24	Special Notice Account deposits	—	1,501,088 88
25	Systematic Savings Account deposits	—	8,797 50
26	Club deposits	61,573 50	4,016 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	22 40
29	Unearned discount	22,554 47	88,017 99
30	Due to mortgagors	374,794 54	58,984 50
31	Mortgagors' payments not applied	46,873 55	213,061 22
32	Net interim income	63,232 34	191,761 49
33	All other liabilities	8,367 58	1,014 01
34	Guaranty Fund	1,133,000 00	697,313 03
35	Percentage to total deposits	6.67	5.32
36	Other surplus accounts	1,095,154 45	644,447 03
37	Percentage to total deposits	6.45	4.92
38	Total	\$19,731,968 52	\$15,002,610 91
General Information			
39	Number of deposit accounts October 31, 1964	5,812	7,297
40	Number of deposit accounts opened during period	532	653
41	Number of deposit accounts closed during period	532	596
42	Number of accounts October 31, 1965	5,812	7,354
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/2
44	Amount of all dividends paid during period	\$695,372 21	\$500,672 12
45	Number of deposits made during period	9,061	17,574
46	Number of withdrawals made during period	7,095	8,397
47	Amount deposited during period	\$3,200,702 75	\$2,908,101 79
48	Amount withdrawn during period	\$2,866,785 29	\$2,372,918 09
49	Average amount in each account	\$2,912 00	\$1,773 00
50	Number of real estate loans October 31	1,526	1,276
51	Average real estate loan	\$8,350 00	\$7,417 00
52	Number of other loans October 31	71	544
53	Average other loan	\$2,102 00	\$920 00
54	*Gross income received during period	\$917,216 07	\$667,586 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$86,333 88	\$45,960 57
56	*Bank building occupancy	22,727 70	12,868 15
57	Advertising	5,309 93	8,184 14
58	Contributions, etc.	2,178 12	1,822 07
59	State tax	950 07	2,825 03
60	Miscellaneous	38,815 32	25,732 71
61	Total of above costs per \$1,000 of deposits	9 23	7 43

*Includes 3% of amount invested in banking premises.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$60,664 80	\$203,459 96	\$321,791 53	\$368,504 05	\$19,315 14	1
320,852 62	183,730 47	180,252 02	406,296 68	344,771 09	2
4,924,054 31	6,336,660 64	6,060,995 18	12,126,444 35	8,611,484 33	3
—	—	30,116 20	—	—	4
1,720,105 58	691,385 42	617,730 15	1,416,198 90	526,414 64	5
851,341 54	1,303,166 88	913,323 72	2,022,874 94	694,788 04	6
3,809,529 46	20,516,844 55	18,170,474 45	22,622,437 67	11,099,641 33	7
262,759 12	957,229 73	6,263,084 66	15,002,874 04	297,683 47	8
—	641,563 80	5,945,574 53	9,343,928 89	—	9
—	2,549,361 26	629,209 05	1,115,499 71	—	10
—	3,251,665 94	991,157 31	928,135 16	—	11
—	91,653 08	326,622 30	240,988 50	15,968 13	12
205,199 28	813,680 69	1,168,862 63	430,166 34	285,241 03	13
15,708 23	230,974 42	109,052 63	478,045 82	40,981 29	14
9,533 13	28,190 64	136,804 07	105,460 16	6,459 49	15
—	118,225 76	55,924 79	19,646 83	3,380 73	16
—	—	—	—	—	17
—	5,917 49	—	190,133 43	93,421 09	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
1,528 42	40,684 36	134,952 67	107,730 53	5,077 65	21
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	22
\$10,668,901 24	\$24,804,141 23	\$28,776,561 86	\$46,826,615 00	\$17,233,166 59	23
—	8,365,977 37	8,973,829 67	13,158,457 03	2,119,637 24	24
—	—	—	—	—	25
11,211 50	128,047 00	130,878 00	374,750 00	24,955 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	149,937 08	72,895 03	99,554 11	5,670 01	29
76,455 52	626,113 69	631,613 90	223,957 97	67,051 62	30
27,015 77	38,870 65	152,277 47	811,926 49	189,663 18	31
9,906 36	556,203 57	64,620 53	202,621 15	—	32
864 98	1,171 11	8,830 26	30,231 81	648 03	33
797,194 00	1,899,342 92	1,945,000 00	2,843,832 00	1,237,000 00	34
7.46	5.70	5.13	4.71	6.38	35
610,366 53	1,439,733 05	1,353,401 57	2,423,885 91	1,185,443 69	36
5.71	4.32	3.57	4.02	6.12	37
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	38
7,628	14,910	17,547	38,115	9,285	39
436	2,852	2,303	4,362	762	40
533	2,405	2,335	3,806	825	41
7,531	15,357	17,515	38,671	9,222	42
4 1/4	4	4	4	4 1/4	43
\$419,667 67	\$1,222,485 08	\$1,435,736 91	\$2,259,989 51	\$780,414 34	44
13,078	39,297	65,741	118,390	20,675	45
8,121	28,175	28,156	66,729	9,733	46
\$1,848,439 55	\$12,597,276 74	\$12,647,910 52	\$22,603,796 61	\$5,158,889 90	47
\$2,135,091 84	\$10,600,806 88	\$11,259,783 11	\$19,807,766 82	\$5,100,750 88	48
\$1,412 00	\$2,160 00	\$2,144 00	\$1,551 00	\$2,099 00	49
670	2,399	2,736	4,663	1,282	50
\$6,078 00	\$11,637 00	\$11,696 00	\$10,511 00	\$8,890 00	51
151	613	1,122	671	231	52
\$1,359 00	\$1,477 00	\$1,333 00	\$1,000 00	\$1,303 00	53
\$531,242 58	\$1,792,841 80	\$2,023,775 91	\$3,030,799 26	\$963,377 74	54
\$39,963 60	\$141,650 22	\$176,834 31	\$328,567 65	\$46,637 34	55
11,549 10	41,101 80	33,013 34	81,008 66	16,209 64	56
2,303 47	18,471 41	24,259 37	20,003 14	5,782 03	57
200 00	506 00	7,392 66	10,937 49	250 00	58
8,082 28	22,244 18	6,062 29	3,049 84	—	59
25,563 45	66,084 54	105,950 26	162,742 15	26,403 96	60
8 23	8 74	9 36	10 10	4 92	61

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$36,589 72	\$7,537 30
2	Due from banks	133,655 28	75,486 85
3	U. S. Government obligations, direct and fully guaranteed	4,124,732 77	1,696,567 44
4	State, county and municipal obligations	820,962 96	—
5	Other bonds, notes and debentures	524,585 00	305,544 93
6	Bank and fire insurance company stocks, etc.	736,556 47	363,067 91
7	Real estate loans (conventional)	9,405,276 72	4,375,243 42
8	G.I. loans (in-state)	141,973 94	—
9	F.H.A. loans (in-state)	—	—
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	—	—
12	Personal loans	—	—
13	Other loans	583,905 93	82,285 38
14	Banking premises	43,959 15	31,720 69
15	Furniture and fixtures	8,175 77	3,041 63
16	Other real estate owned, etc.	—	433 90
17	Taxes and insurance paid on mortgaged properties	—	3,777 81
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,934 26	2,721 31
22	Total	\$16,581,994 18	\$6,956,281 57
Liabilities			
23	Ordinary deposits	\$14,560,973 14	\$6,106,284 92
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	108,078 50	15,537 75
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	—
30	Due to mortgagors	170,936 17	67,548 27
31	Mortgagors' payments not applied	48,087 45	12,563 65
32	Net interim income	227,297 57	82,105 02
33	All other liabilities	1,591 80	959 46
34	Guaranty Fund	830,000 00	351,897 53
35	Percentage to total deposits	5.66	5.75
36	Other surplus accounts	635,029 55	319,384 97
37	Percentage to total deposits	4.33	5.22
38	Total	\$16,581,994 18	\$6,956,281 57
General Information			
39	Number of deposit accounts October 31, 1964	8,638	3,204
40	Number of deposit accounts opened during period	711	189
41	Number of deposit accounts closed during period	928	211
42	Number of accounts October 31, 1965	8,421	3,182
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$580,091 12	\$245,488 52
45	Number of deposits made during period	19,649	4,707
46	Number of withdrawals made during period	10,410	2,459
47	Amount deposited during period	\$3,593,399 87	\$941,706 29
48	Amount withdrawn during period	\$3,400,251 01	\$922,856 78
49	Average amount in each account	\$1,729 00	\$1,919 00
50	Number of real estate loans October 31	1,392	750
51	Average real estate loan	\$6,858 00	\$5,833 00
52	Number of other loans October 31	317	79
53	Average other loan	\$1,842 00	\$1,041 00
54	*Gross income received during period	\$771,049 29	\$317,790 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$58,664 45	\$22,341 84
56	*Bank building occupancy	1,978 92	6,968 70
57	Advertising	2,050 07	2,495 63
58	Contributions, etc.	1,074 06	748 88
59	State tax	—	150 58
60	Miscellaneous	25,683 10	11,592 29
61	Total of above costs per \$1,000 of deposits	6 14	7 25

*Includes 3% of amount invested in banking premises.

BELMONT	BEVERLY	BOSTON		
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$170,581 55	\$90,984 32	\$922,043 86	\$533,250 94	1
364,579 20	675,639 36	2,011,794 96	1,309,322 83	2
7,401,877 15	12,338,582 45	118,858,624 51	16,346,043 06	3
—	469,529 81	1,811,367 70	—	4
191,167 06	3,013,742 17	3,383,459 81	732,427 88	5
902,290 09	2,331,046 93	13,422,466 62	1,665,834 40	6
14,783,099 03	22,783,640 96	149,146,915 74	13,272,941 33	7
823,342 24	15,341,862 37	72,074,581 56	5,284,854 97	8
18,378 75	5,200,845 18	47,943,052 04	783,727 63	9
—	—	99,742,058 49	1,863,573 95	10
—	—	86,195,399 81	4,658,946 97	11
28,107 64	220,920 19	—	—	12
347,156 47	746,327 90	6,224,928 82	657,259 51	13
98,523 55	102,919 60	1,426,109 12	93,555 96	14
23,415 13	35,529 34	785,457 13	45,201 94	15
—	19,971 12	839,946 17	486,588 33	16
—	269 64	—	50 05	17
33,458 72	128,266 44	696,530 12	34,912 48	18
21,290 07	57,430 82	630,139 72	46,489 59	19
3,500 00	1 00	—	1 00	20
3,374 51	9,047 45	136,513 92	96,960 63	21
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	22
\$21,383,532 82	\$55,361,420 76	\$405,666,859 04	\$40,853,826 42	23
1,432,419 10	—	134,948,424 04	2,442,276 03	24
—	—	—	—	25
234,918 00	158,385 00	—	303,027 00	26
—	—	—	—	27
8,249 15	24,641 05	3,299,551 89	133,090 18	28
53,677 32	159,767 89	11,440,177 47	68,997 30	29
57,918 42	1,933,439 75	4,194,880 91	319,208 45	30
295,082 02	87,562 14	743,715 14	480,785 96	31
10,870 70	24,711 20	2,839,902 59	29,169 55	32
965,000 00	3,370,000 00	27,676,000 00	2,085,500 00	33
4.19	6.07	5.12	4.78	34
772,973 63	2,446,629 26	15,446,879 02	1,196,062 56	35
3.35	4.41	2.86	2.77	36
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	37
13,861	23,766	169,544	1,679	38
1,549	2,342	22,341	1,719	39
1,227	2,072	23,611	2,001	40
14,183	24,036	168,274	21,397	41
4	4 3/8	4	4 1/8	42
\$819,624 40	\$2,235,885 89	\$21,278,486 88	\$1,689,486 76	43
18,265	75,919	418,404	53,315	44
22,869	50,506	282,893	33,687	45
\$9,126,518 85	\$14,856,613 29	\$142,283,274 31	\$10,496,126 17	46
\$7,867,994 29	\$12,460,916 09	\$138,581,980 82	\$10,634,278 67	47
\$1,601 00	\$2,303 00	\$3,213 00	\$2,023 00	48
1,203	3,994	36,999	2,297	49
\$12,988 00	\$10,848 00	\$12,301 00	\$11,260 00	50
169	962	1,402	255	51
\$2,221 00	\$1,005 00	\$4,440 00	\$2,577 00	52
\$1,138,467 26	\$2,896,125 09	\$27,251,697 68	\$2,139,147 10	53
—	—	—	—	54
\$97,183 20	\$211,101 63	\$1,208,825 82	\$195,763 25	55
5,944 88	20,318 59	507,618 51	44,673 01	56
5,273 09	13,033 49	286,212 70	4,044 66	57
4,122 17	6,601 54	60,000 00	585 00	58
—	—	672,916 99	29,663 13	59
54,015 33	116,670 22	854,775 14	121,932 26	60
7 30	6 64	6 64	9 16	61

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$436,321 75	\$333,285 46
2	Due from banks	1,880,667 87	1,145,517 94
3	U. S. Government obligations, direct and fully guaranteed	88,665,390 88	19,466,524 34
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,416,039 38	2,509,410 74
6	Bank and fire insurance company stocks, etc.	14,614,736 11	2,225,465 50
7	Real estate loans (conventional)	154,544,955 27	55,609,201 77
8	G.I. loans (in-state)	28,778,018 59	8,792,527 87
9	F.H.A. loans (in-state)	15,328,024 44	10,438,705 43
10	G.I. loans (out-of-state)	10,672,010 63	3,483,700 38
11	F.H.A. loans (out-of-state)	21,232,615 92	5,823,512 53
12	Personal loans	73,747 95	126 00
13	Other loans	6,639,733 44	577,217 27
14	Banking premises	1,760,274 34	589,749 93
15	Furniture and fixtures	306,364 23	173,437 22
16	Other real estate owned, etc.	271,956 47	129,385 56
17	Taxes and insurance paid on mortgaged properties	—	15,335 61
18	Mortgage acquisition costs	445,853 40	194,218 77
19	Mutual Savings Central Fund, Inc.	353,110 68	96,473 27
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	616,375 10	432,860 69
22	Total	\$349,036,197 45	\$112,036,657 28
Liabilities			
23	Ordinary deposits	\$303,237,028 64	\$83,329,669 48
24	Special Notice Account deposits	—	16,706,556 76
25	Systematic Savings Account deposits	—	—
26	Club deposits	369,065 25	1,240,965 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	806,051 86	168,475 52
30	Due to mortgagors	6,484,052 39	1,287,122 53
31	Mortgagors' payments not applied	11,348,541 26	1,120,628 63
32	Net interim income	599,944 75	184,290 39
33	All other liabilities	116,547 82	176,587 03
34	Guaranty Fund	12,158,100 00	4,160,600 00
35	Percentage to total deposits	4.00	4.11
36	Other surplus accounts	13,916,865 48	3,661,761 94
37	Percentage to total deposits	4.58	3.61
38	Total	\$349,036,197 45	\$112,036,657 28
General Information			
39	Number of deposit accounts October 31, 1964	98,673	55,266
40	Number of deposit accounts opened during period	12,015	6,515
41	Number of deposit accounts closed during period	11,357	6,581
42	Number of accounts October 31, 1965	99,331	55,200
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$12,278,462 58	\$3,811,786 98
45	Number of deposits made during period	346,570	148,269
46	Number of withdrawals made during period	168,289	86,567
47	Amount deposited during period	\$71,971,538 86	\$30,618,660 35
48	Amount withdrawn during period	\$63,830,246 71	\$27,326,384 54
49	Average amount in each account	\$3,053 00	\$1,812 00
50	Number of real estate loans October 31	11,941	7,104
51	Average real estate loan	\$19,308 00	\$11,845 00
52	Number of other loans October 31	1,469	465
53	Average other loan	\$4,570 00	\$1,241 00
54	*Gross income received during period	\$15,904,726 48	\$5,147,960 93
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$938,997 23	\$385,458 60
56	*Bank building occupancy	302,237 55	104,540 85
57	Advertising	189,261 26	51,912 05
58	Contributions, etc.	35,701 72	1,950 00
59	State tax	79,390 25	20,918 80
60	Miscellaneous	412,528 46	212,802 38
61	Total of above costs per \$1,000 of deposits	6 46	7 77

*Includes 3% of amount invested in banking premises.

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$251,913 33	\$73,431 44	\$270,209 17	\$14,970 69	\$397,721 44	1
654,100 00	521,865 97	1,610,259 82	462,072 35	1,654,612 19	2
18,345,744 60	19,514,766 66	5,652,645 24	2,876,003 25	49,218,506 49	3
—	411,120 99	—	—	—	4
962,673 92	2,792,789 97	1,749,426 99	316,991 90	737,753 67	5
1,555,229 20	2,997,393 81	—	437,530 72	9,429,693 75	6
13,613,606 68	24,927,624 94	23,532,552 51	7,202,785 08	40,298,443 35	7
11,772,058 09	1,184,524 96	5,153,515 78	421,938 29	67,431,220 39	8
6,468,974 95	882,441 10	1,464,517 71	—	53,573,962 54	9
3,235,384 76	659,012 39	386,505 11	50,328 71	12,977,948 41	10
6,224,356 61	2,601,749 25	275,187 68	—	24,841,065 46	11
—	—	—	—	121,215 85	12
649,835 61	569,144 95	1,302,287 44	80,140 37	1,400,153 79	13
323,323 97	68,017 84	136,558 81	—	—	14
46,533 85	10,651 69	59,808 43	6,660 94	462,538 45	15
539,343 59	10,768 27	13,764 55	—	283,587 84	16
—	10,676 55	372 00	—	—	17
60,546 57	58,256 85	52,242 85	15,047 38	916,650 47	18
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	19
1 00	1 00	1 00	4,745 77	12,309 49	20
658,092 38	128,339 63	7,086 66	519 70	456,202 61	21
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	22
\$57,548,998 33	\$50,367,676 57	\$37,255,993 75	\$10,592,244 62	\$241,840,250 92	23
—	—	—	—	—	24
—	—	—	—	—	25
324,221 50	32,810 00	45,822 00	121,006 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
344,873 41	53,540 56	11,380 33	4,990 88	891,943 43	29
406,186 85	551,185 00	262,051 40	9,875 00	1,548,247 52	30
1,051,749 83	146,853 26	798,094 02	179,517 30	908,237 01	31
87,961 50	77,652 03	30,279 10	118,394 59	580,941 42	32
28,304 39	22,238 26	43,245 81	9,336 31	98,336 30	33
3,183,200 00	3,029,525 00	1,778,350 00	464,637 69	9,782,500 00	34
5.50	6.01	4.77	4.34	4.05	35
2,439,390 51	3,188,243 38	1,486,659 33	400,850 60	8,807,507 24	36
4.22	6.33	3.99	3.74	3.64	37
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	38
25,313	15,477	17,754	3,780	52,696	39
3,070	1,588	2,284	436	6,805	40
3,286	1,695	2,510	464	5,282	41
25,097	15,370	17,528	3,752	54,219	42
4½	4½	4½	4½	4½	43
\$2,330,784 77	\$2,106,515 67	\$1,496,239 03	\$431,193 60	\$9,656,305 52	44
65,518	22,518	46,726	10,539	118,428	45
35,073	16,213	30,612	5,171	71,671	46
\$13,795,874 70	\$11,197,293 85	\$9,464,034 67	\$3,525,179 12	\$61,977,422 82	47
\$12,883,847 18	\$8,434,014 37	\$9,220,371 40	\$3,546,400 03	\$45,213,933 82	48
\$2,293 00	\$3,277 00	\$2,125 00	\$2,823 00	\$4,460 00	49
4,890	1,789	2,088	493	16,770	50
\$8,449 00	\$16,912 00	\$14,756 00	\$15,568 00	\$11,873 00	51
622	111	225	45	1,108	52
\$1,045 00	\$5,127 00	\$5,788 00	\$1,781 00	\$1,373 00	53
\$3,030,836 03	\$2,583,087 98	\$1,948,028 90	\$569,389 20	\$11,824,286 18	54
—	—	—	—	—	55
\$194,495 36	\$134,380 11	\$174,919 87	\$53,489 09	\$601,331 40	56
73,234 56	27,088 64	31,604 02	7,145 23	102,795 58	57
4,487 95	6,392 58	3,955 22	2,779 59	43,310 87	58
360 00	4,892 84	2,899 15	1,675 80	21,608 38	59
25,564 05	15,480 15	—	152 40	117,087 29	60
116,852 50	51,672 04	66,694 02	17,023 81	330,246 36	61
7 21	4 76	7 52	7 77	5 03	62

		BOSTON	
		THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK
Assets			
1	Cash, checks and items	\$251,691 38	\$58,184 92
2	Due from banks	418,219 12	159,259 18
3	U. S. Government obligations, direct and fully guaranteed	9,211,624 90	1,245,925 56
4	State, county and municipal obligations	195,722 52	—
5	Other bonds, notes and debentures	552,506 86	—
6	Bank and fire insurance company stocks, etc.	1,958,946 97	141,378 08
7	Real estate loans (conventional)	10,529,461 07	3,282,778 74
8	G.I. loans (in-state)	3,112,627 71	506,473 73
9	F.H.A. loans (in-state)	997,584 46	—
10	G.I. loans (out-of-state)	1,125,110 93	—
11	F.H.A. loans (out-of-state)	2,340,516 96	—
12	Personal loans	210,297 39	22,340 50
13	Other loans	145,719 47	222,268 34
14	Banking premises	118,558 53	26,465 05
15	Furniture and fixtures	7,966 88	6,548 84
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	3,174 07
18	Mortgage acquisition costs	—	2,739 41
19	Mutual Savings Central Fund, Inc.	29,349 52	6,141 72
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	5,784 48	1,251 37
22	Total	\$31,211,690 15	\$5,684,930 51
Liabilities			
23	Ordinary deposits	\$22,627,689 04	\$3,083,944 02
24	Special Notice Account deposits	4,232,923 98	1,716,966 45
25	Systematic Savings Account deposits	7,671 27	—
26	Club deposits	149,389 00	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	165,991 34	2,330 80
30	Due to mortgagors	29,832 00	—
31	Mortgagors' payments not applied	819,256 42	251,165 60
32	Net interim income	100,159 28	76,693 87
33	All other liabilities	62,326 51	7,458 48
34	Guaranty Fund	1,310,000 00	222,171 00
35	Percentage to total deposits	4.85	4.63
36	Other surplus accounts	1,706,451 31	324,200 29
37	Percentage to total deposits	6.31	6.75
38	Total	\$31,211,690 15	\$5,684,930 51
General Information			
39	Number of deposit accounts October 31, 1964	15,067	3,423
40	Number of deposit accounts opened during period	1,658	453
41	Number of deposit accounts closed during period	1,620	463
42	Number of accounts October 31, 1965	15,105	3,413
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,029,817 09	\$184,227 68
45	Number of deposits made during period	43,904	7,843
46	Number of withdrawals made during period	23,528	4,261
47	Amount deposited during period	\$8,100,734 31	\$1,113,002 15
48	Amount withdrawn during period	\$7,656,530 35	\$1,112,530 90
49	Average amount in each account	\$1,779 00	\$1,407 00
50	Number of real estate loans October 31	2,057	493
51	Average real estate loan	\$8,802 00	\$7,686 00
52	Number of other loans October 31	382	139
53	Average other loan	\$932 00	\$1,760 00
54	*Gross income received during period	\$1,422,118 88	\$267,195 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,196 80	\$28,510 03
56	*Bank building occupancy	18,635 08	6,277 08
57	Advertising	6,839 23	1,291 82
58	Contributions, etc.	470 00	635 80
59	State tax	11,195 86	—
60	Miscellaneous	50,888 32	20,091 58
61	Total of above costs per \$1,000 of deposits	8 08	11 84

*Includes 3% of amount invested in banking premises.

BOSTON

THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	
\$776,342 07	\$384,645 71	\$502,068 88	\$485,558 77	1
1,287,541 14	1,029,030 55	2,313,108 96	580,109 23	2
128,636,040 95	16,865,050 22	71,984,522 13	16,250,012 80	3
	336,375 44	1,146,649 43		4
1,302,992 32	4,969,433 16	3,391,674 29	1,083,357 20	5
2,199,198 10	3,163,878 31	6,296,675 04	3,258,688 89	6
151,432,059 75	60,423,544 92	160,718,970 31	56,760,651 51	7
72,695,448 95	1,372,232 69	25,961,873 36	13,708,985 92	8
66,629,325 56	1,277,287 84	38,266,914 81	10,401,970 00	9
60,215,286 23	8,298,071 88	15,790,032 19	4,027,973 72	10
90,756,140 69	17,566,824 83	26,815,913 57	3,433,185 65	11
259,367 43		44,741 92	158,097 32	12
7,647,816 56	679,843 82	5,683,718 72	1,327,451 14	13
1,447,402 04	201,600 00	1,095,280 25	192,492 28	14
2,534,973 92	84,408 62	441,067 28	95,709 68	15
3,149,594 60	147,395 21	195,650 32		16
1,721 49	2,068 43		187 95	17
1,220,596 93	27,390 25	700,864 13	338,867 52	18
498,542 92	1 00	396,065 25	103,780 73	19
1 00	1 00		26,350 74	20
156,436 64	59,296 18	2,632,088 30	112,111 25	21
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	22
\$417,452,287 35	\$105,249,974 86	\$326,379,322 98	\$102,150,466 11	23
118,738,012 16				24
				25
192,287 00		381,367 50		26
				27
				28
4,389,260 03	624,129 22	942,176 06	180,343 91	29
17,840,085 40	1,093,267 82	5,864,242 59	945,564 62	30
1,917,952 95	1,085,680 45	2,323,641 38	529,053 91	31
1,627,604 64	222,610 42	911,708 21	269,294 36	32
399,502 54	77,306 33	502,391 62	65,598 68	33
23,458,200 00	4,900,000 00	16,595,000 00	4,010,496 86	34
4.37	4.66	5.08	3.93	35
16,831,637 22	3,635,410 96	10,478,028 80	4,194,723 85	36
3.14	3.45	3.21	4.11	37
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	38
146,117	26,099	111,768	31,834	39
22,743	3,984	12,214	4,886	40
18,167	2,984	13,371	3,787	41
150,693	27,099	110,611	32,933	42
4 1/2	4 3/4	4 1/4	4 1/4	43
\$21,268,983 43	\$4,288,561 52	\$12,874,296 76	\$4,087,083 11	44
397,770	52,708	359,050	102,251	45
239,647	41,389	217,401	48,904	46
\$161,575,685 24	\$31,821,400 92	\$99,050,977 12	\$30,430,103 77	47
\$144,805,135 00	\$20,469,480 95	\$92,556,040 65	\$27,225,794 68	48
\$3,558 00	\$3,884 00	\$2,951 00	\$3,102 00	49
24,698	5,090	16,276	6,448	50
\$17,885 00	\$17,473 00	\$16,439 00	\$13,699 00	51
1,374	416	1,147	1,044	52
\$5,566 00	\$1,634 00	\$4,994 00	\$1,422 00	53
\$27,005,917 20	\$5,569,986 00	\$17,077,635 83	\$5,368,451 58	54
\$1,448,103 40	\$253,947 27	\$989,370 71	\$343,887 66	55
401,959 52	70,985 72	283,978 83	28,400 09	56
309,389 77	16,997 88	95,511 26	56,795 28	57
55,218 42	6,350 00	37,200 00	10,046 00	58
485,064 12	87,277 54	121,000 00	23,240 62	59
966,360 67	126,069 13	629,875 39	254,329 49	60
6 84	5 34	6 60	7 02	61

		BOSTON	
		WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK
Assets			
1	Cash, checks and items	\$374,686 33	\$202,744 63
2	Due from banks	594,196 88	528,374 67
3	U. S. Government obligations, direct and fully guaranteed	30,422,144 26	17,464,373 53
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,676,432 20	100,000 00
6	Bank and fire insurance company stocks, etc.	2,607,794 73	1,728,169 62
7	Real estate loans (conventional)	43,777,984 58	22,336,470 41
8	G.I. loans (in-state)	2,449,971 45	2,502,067 93
9	F.H.A. loans (in-state)	1,881,399 54	880,052 09
10	G.I. loans (out-of-state)	13,849,362 08	2,219,257 65
11	F.H.A. loans (out-of-state)	14,809,629 82	2,105,911 34
12	Personal loans	—	4,334 00
13	Other loans	823,162 30	498,654 50
14	Banking premises	300,697 82	75,145 37
15	Furniture and fixtures	51,202 25	20,566 17
16	Other real estate owned, etc.	88,958 51	25,191 08
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	113,235 29	37,713 25
19	Mutual Savings Central Fund, Inc.	152,183 25	72,193 27
20	Deposit Insurance Fund	77,040 91	7,896 62
21	All other assets	73,593 79	34,520 07
22	Total	\$115,123,675 99	\$50,843,636 20
Liabilities			
23	Ordinary deposits	\$87,565,489 10	\$33,129,161 51
24	Special Notice Account deposits	13,612,695 98	11,348,108 52
25	Systematic Savings Account deposits	—	—
26	Club deposits	662,435 50	211,288 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	611,583 73	42,047 68
30	Due to mortgagors	1,130,998 53	302,245 93
31	Mortgagors' payments not applied	2,342,877 46	98,069 17
32	Net interim income	185,467 57	876,324 61
33	All other liabilities	47,631 06	426,359 67
34	Guaranty Fund	5,732,300 00	2,774,529 54
35	Percentage to total deposits	5.63	6.21
36	Other surplus accounts	3,232,197 06	1,635,501 57
37	Percentage to total deposits	3.17	3.66
38	Total	\$115,123,675 99	\$50,843,636 20
General Information			
39	Number of deposit accounts October 31, 1964	36,113	16,991
40	Number of deposit accounts opened during period	3,199	2,510
41	Number of deposit accounts closed during period	4,620	2,234
42	Number of accounts October 31, 1965	34,692	17,267
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$4,104,703 72	\$1,707,314 05
45	Number of deposits made during period	95,266	34,098
46	Number of withdrawals made during period	45,257	16,931
47	Amount deposited during period	\$23,173,266 41	\$8,081,304 70
48	Amount withdrawn during period	\$24,323,539 04	\$7,947,699 15
49	Average amount in each account	\$2,916 00	\$2,576 00
50	Number of real estate loans October 31	5,049	2,593
51	Average real estate loan	\$15,205 00	\$11,586 00
52	Number of other loans October 31	291	168
53	Average other loan	\$2,829 00	\$2,994 00
54	*Gross income received during period	\$5,173,633 29	\$2,246,349 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$284,337 27	\$163,471 14
56	*Bank building occupancy	78,163 61	34,836 16
57	Advertising	17,453 97	29,291 04
58	Contributions, etc.	10,785 27	4,001 50
59	State tax	110,678 53	3,281 43
60	Miscellaneous	172,100 22	73,358 63
61	Total of above costs per \$1,000 of deposits	6 65	6 93

*Includes 3% of amount invested in banking premises.

BRAINTREE	BRIDGEWATER	BROCKTON		BROOKLINE	
THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	
\$37,909 70	\$135,479 97	\$276,961 05	\$345,188 48	\$547,314 75	1
169,567 71	276,138 38	1,192,650 96	384,170 24	256,274 74	2
2,905,282 99	2,988,038 25	8,510,427 69	5,912,057 67	9,626,556 61	3
74,899 14	—	—	—	—	4
758,012 22	175,096 77	30,600 00	203,508 30	4,443,124 18	5
393,747 82	578,636 78	2,421,572 87	1,701,171 32	3,521,123 51	6
11,656,903 39	9,248,420 32	25,449,225 27	18,288,386 53	40,202,059 80	7
1,311,494 38	1,761,347 39	5,639,056 94	2,412,588 39	6,758,502 91	8
1,064,576 82	440,617 10	8,236,054 69	—	2,533,921 33	9
—	—	—	909,944 24	—	10
409,972 43	—	—	520,033 75	—	11
43,344 19	112,129 36	496,712 98	90,081 48	—	12
438,685 28	322,263 98	1,275,500 86	413,973 72	881,112 50	13
231,500 00	119,273 05	315,444 69	76,939 75	94,127 13	14
55,500 00	13,122 59	161,593 16	98,014 30	49,975 82	15
—	25,037 41	45,005 16	—	—	16
—	383 45	4,233 73	377 18	—	17
4,326 96	—	59,823 97	70,138 22	229,667 43	18
14,843 09	19,181 37	39,319 10	40,107 94	79,931 28	19
1 00	4,840 68	1 00	1 00	—	20
91,069 97	18,168 67	36,618 81	11,024 64	6,591 47	21
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	22
\$12,725,384 05	\$14,208,881 28	\$38,768,064 89	\$22,349,237 37	\$61,475,499 27	23
4,578,301 33	—	9,669,028 13	4,764,270 00	—	24
—	—	—	—	—	25
64,412 00	134,315 25	360,421 00	99,612 00	527,751 50	26
—	—	—	—	—	27
—	—	—	—	—	28
35,212 52	22,579 74	58,860 16	13,222 91	—	29
578,055 48	175,225 06	325,782 70	998,258 61	921,105 54	30
74,170 43	151,238 90	270,191 14	255,299 87	229,763 51	31
49,639 50	—	72,578 29	184,354 82	147,560 19	32
187,090 55	3,831 90	58,177 51	26,738 32	42,721 40	33
685,900 00	768,900 00	2,527,400 00	1,433,425 00	3,407,364 09	34
3.95	5.36	5.18	5.27	5.50	35
683,471 23	773,203 39	2,080,299 11	1,353,288 25	2,478,517 96	36
3.94	5.39	4.26	4.97	3.99	37
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	38
8,555	9,010	24,482	12,865	25,712	39
1,762	1,140	4,247	1,134	8,844	40
1,086	872	3,785	1,594	4,002	41
9,231	9,278	24,944	12,405	30,554	42
4	44	4	4	41	43
\$624,845 09	\$554,913 24	\$1,831,597 91	\$1,032,612 79	\$2,392,784 58	44
27,658	25,633	67,840	23,734	83,271	45
15,182	14,510	37,430	15,672	45,200	46
\$8,709,898 52	\$4,085,419 86	\$14,745,883 87	\$6,671,198 31	\$17,502,526 71	47
\$6,074,835 42	\$3,498,593 36	\$12,649,336 94	\$6,064,373 36	\$15,524,460 01	48
\$1,875 00	\$1,518 00	\$1,942 00	\$2,186 00	\$2,012 00	49
1,195	1,844	3,331	1,905	2,174	50
\$12,086 00	\$6,210 00	\$11,806 00	\$11,617 00	\$22,767 00	51
324	497	1,470	452	189	52
\$1,488 00	\$874 00	\$1,206 00	\$1,115 00	\$4,662 00	53
\$863,983 69	\$761,830 26	\$2,659,620 30	\$1,441,123 77	\$3,338,374 89	54
\$89,911 76	\$77,754 53	\$256,748 04	\$151,017 35	\$327,338 85	55
26,226 18	34,058 00	82,117 26	25,561 25	68,680 66	56
10,010 03	9,972 78	21,828 83	8,925 22	22,093 93	57
1,447 00	1,211 58	6,711 84	4,068 57	7,570 49	58
—	—	1,780 79	349 95	9,326 36	59
49,184 40	28,926 57	117,026 03	93,906 09	146,793 80	60
10 22	10 69	10 05	10 46	9 46	61

		CAMBRIDGE	
		CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK
Assets			
1	Cash, checks and items	\$439,474 90	\$272,188 74
2	Due from banks	388,549 74	579,216 59
3	U. S. Government obligations, direct and fully guaranteed	27,390,884 03	21,198,831 87
4	State, county and municipal obligations	6,026,830 07	679,654 99
5	Other bonds, notes and debentures	—	5,520,581 06
6	Bank and fire insurance company stocks, etc.	3,812,206 78	4,222,983 96
7	Real estate loans (conventional)	77,200,336 75	53,012,643 00
8	G.I. loans (in-state)	4,112,908 37	10,976,178 66
9	F.H.A. loans (in-state)	3,137,380 33	—
10	G.I. loans (out-of-state)	7,334,155 90	2,935,538 32
11	F.H.A. loans (out-of-state)	30,914,043 44	3,034,879 59
12	Personal loans	277,875 03	—
13	Other loans	929,905 73	244,428 56
14	Banking premises	351,197 38	330,134 52
15	Furniture and fixtures	62,311 83	199,848 91
16	Other real estate owned, etc.	37,578 75	31,507 30
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	316,053 05	157,576 12
19	Mutual Savings Central Fund, Inc.	181,930 26	84,700 41
20	Deposit Insurance Fund	—	1 00
21	All other assets	32,077 05	22,465 21
22	Total	\$162,945,699 39	\$103,503,358 81
Liabilities			
23	Ordinary deposits	\$95,655,411 04	\$90,996,136 44
24	Special Notice Account deposits	49,796,397 27	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	—	805,991 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	808,812 41	22,018 14
30	Due to mortgagors	2,098,707 77	419,258 41
31	Mortgagors' payments not applied	99,358 46	785,259 52
32	Net interim income	529,845 68	217,352 73
33	All other liabilities	72,244 56	10,312 91
34	Guaranty Fund	7,752,900 00	5,081,500 00
35	Percentage to total deposits	5.33	5.54
36	Other surplus accounts	6,132,022 20	5,165,529 66
37	Percentage to total deposits	4.22	5.63
38	Total	\$162,945,699 39	\$103,503,358 81
General Information			
39	Number of deposit accounts October 31, 1964	42,648	37,640
40	Number of deposit accounts opened during period	6,276	3,868
41	Number of deposit accounts closed during period	6,092	4,190
42	Number of accounts October 31, 1965	42,832	37,318
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$5,804,192 46	\$3,723,582 43
45	Number of deposits made during period	116,481	108,697
46	Number of withdrawals made during period	92,654	74,065
47	Amount deposited during period	\$44,058,267 18	\$22,032,430 44
48	Amount withdrawn during period	\$40,859,945 15	\$21,710,049 51
49	Average amount in each account	\$3,396 00	\$2,438 00
50	Number of real estate loans October 31	8,056	5,300
51	Average real estate loan	\$15,231 00	\$13,199 00
52	Number of other loans October 31	1,034	210
53	Average other loan	\$1,168 00	\$1,163 00
54	*Gross income received during period	\$7,388,401 88	\$4,869,517 63
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$409,327 47	\$310,668 20
56	*Bank building occupancy	65,451 81	55,565 60
57	Advertising	19,783 51	13,399 52
58	Contributions, etc.	19,571 24	17,106 52
59	State tax	44,589 06	24,409 87
60	Miscellaneous	179,436 16	163,829 47
61	Total of above costs per \$1,000 of deposits	5 07	6 43

*Includes 3% of amount invested in banking premises.

CAMBRIDGE		CANTON	CHELSEA		
EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	
\$72,563 39	\$144,976 69	\$37,076 49	\$178,634 38	\$155,255 84	1
193,059 48	450,089 49	88,333 67	703,783 26	458,344 51	2
11,264,008 59	13,758,821 73	961,705 68	24,268,600 42	7,196,317 67	3
9,950 00	717,601 98	—	—	—	4
1,541,618 73	—	600,621 83	2,766,942 00	334,258 29	5
1,772,956 71	460,751 55	281,402 36	—	997,549 97	6
27,833,011 85	21,260,072 73	4,220,107 88	27,614,575 11	7,502,043 60	7
1,279,551 77	6,048,996 93	1,223,178 45	3,728,136 66	1,664,246 19	8
42,217 17	577,812 16	—	733,596 35	88,688 61	9
—	894,572 05	—	—	282,564 74	10
—	3,922,389 81	—	—	—	11
104,340 45	—	59,787 36	14,891 71	—	12
278,563 30	229,383 87	69,075 96	668,922 87	210,526 60	13
250,270 82	98,443 26	61,441 13	77,216 44	132,117 59	14
41,101 48	48,211 39	19,000 26	39,083 43	18,897 22	15
70,826 25	139,877 05	125 43	—	—	16
33,808 96	—	—	—	1,730 48	17
59,764 15	30,662 08	—	61,691 10	2,335 87	18
67,034 67	58,254 09	10,213 06	87,956 11	27,061 17	19
1 00	1 00	1 00	1 00	1 00	20
6,854 94	22,612 38	15,051 15	45,091 81	26,720 78	21
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	22
\$39,883,705 28	\$42,303,364 67	\$6,608,726 46	\$53,323,714 69	\$16,665,084 19	23
—	—	—	—	—	24
—	—	—	—	—	25
208,199 00	84,728 00	—	401,194 00	—	26
—	—	50,000 00	—	—	27
—	—	—	—	—	28
666 98	82,558 26	12,685 91	5,106 13	488 76	29
440,398 82	173,911 06	151,253 55	589,361 46	292,159 51	30
120,204 37	1,174,735 45	92,485 50	881,395 17	324,131 01	31
55,754 87	97,791 85	20,609 79	67,920 77	—	32
2,731 53	25,354 10	3,275 04	51,527 54	6,060 44	33
2,510,139 61	2,290,102 00	392,025 00	3,730,979 64	1,022,700 00	34
6.26	5.40	5.93	6.94	6.14	35
1,699,703 25	2,630,984 85	316,060 46	1,937,923 25	788,036 22	36
4.24	6.21	4.78	3.61	4.73	37
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	38
14,477	13,861	3,962	24,595	7,681	39
1,696	1,182	591	1,958	680	40
1,350	1,323	343	2,258	766	41
14,823	13,720	4,210	24,295	7,595	42
4½	4½	4½	4½	4½	43
\$1,633,918 79	\$1,723,240 57	\$258,624 97	\$2,123,135 05	\$664,411 54	44
30,462	31,323	9,726	60,511	22,024	45
13,222	19,482	5,384	32,310	10,571	46
\$10,338,556 97	\$9,289,277 63	\$1,834,916 03	\$10,468,429 37	\$3,431,721 84	47
\$7,216,322 90	\$8,477,517 69	\$1,682,141 82	\$9,504,454 06	\$3,085,888 32	48
\$2,691 00	\$3,083 00	\$1,570 00	\$2,195 00	\$2,194 00	49
2,149	2,863	564	3,543	1,167	50
\$13,567 00	\$11,423 00	\$9,651 00	\$9,053 00	\$8,172 00	51
349	180	120	389	128	52
\$1,097 00	\$1,274 00	\$1,073 00	\$1,758 00	\$1,645 00	53
\$2,088,529 09	\$2,163,047 09	\$352,604 42	\$2,643,691 19	\$834,874 35	54
\$153,371 69	\$186,501 98	\$34,081 23	\$242,174 65	\$70,594 65	55
31,257 27	18,114 67	11,121 19	22,278 41	27,096 58	56
11,143 03	10,198 37	3,462 79	5,656 87	5,011 62	57
6,114 32	5,395 69	215 00	4,955 74	1,376 34	58
—	—	815 40	—	—	59
59,184 76	71,779 18	21,093 20	82,627 11	36,300 68	60
6 54	6 90	10 71	6 71	8 42	61

		CHICOPEE	
		CHICOPEE SAVINGS BANK	CHICOPEE FALLS SAVINGS BANK
Assets			
1	Cash, checks and items	\$139,364 35	\$153,116 02
2	Due from banks	334,226 49	214,842 66
3	U. S. Government obligations, direct and fully guaranteed	10,076,809 59	8,615,648 19
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	—	190,668 00
6	Bank and fire insurance company stocks, etc.	22,220 34	1,293,149 35
7	Real estate loans (conventional)	9,203,402 79	6,907,017 05
8	G.I. loans (in-state)	5,108,150 31	1,752,103 48
9	F.H.A. loans (in-state)	4,546,841 00	1,651,174 30
10	G.I. loans (out-of-state)	344,785 09	2,075,545 40
11	F.H.A. loans (out-of-state)	610,985 18	1,860,150 59
12	Personal loans	240,975 55	49,634 50
13	Other loans	386,300 43	293,935 68
14	Banking premises	124,792 49	129,039 88
15	Furniture and fixtures	42,599 56	14,051 38
16	Other real estate owned, etc.	14,387 75	24,884 34
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	185 72
19	Mutual Savings Central Fund, Inc.	32,207 47	27,949 82
20	Deposit Insurance Fund	1 00	7,593 65
21	All other assets	12,686 36	6,986 42
22	Total	\$31,240,735 75	\$25,267,676 43
Liabilities			
23	Ordinary deposits	\$23,817,261 87	\$19,210,274 19
24	Special Notice Account deposits	3,326,410 13	2,774,957 54
25	Systematic Savings Account deposits	—	—
26	Club deposits	187,279 00	156,481 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	93,980 93	150,681 85
30	Due to mortgagors	400,821 63	80,879 93
31	Mortgagors' payments not applied	604,673 33	530,583 29
32	Net interim income	413,278 78	267,839 10
33	All other liabilities	9,593 81	1,447 03
34	Guaranty Fund	1,126,414 25	1,220,000 00
35	Percentage to total deposits	4.12	5.51
36	Other surplus accounts	1,261,022 02	874,532 50
37	Percentage to total deposits	4.61	3.95
38	Total	\$31,240,735 75	\$25,267,676 43
General Information			
39	Number of deposit accounts October 31, 1964	12,901	10,071
40	Number of deposit accounts opened during period	1,222	1,433
41	Number of deposit accounts closed during period	1,092	1,251
42	Number of accounts October 31, 1965	13,031	10,253
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$1,023,925 73	\$845,774 79
45	Number of deposits made during period	33,526	23,833
46	Number of withdrawals made during period	12,213	12,634
47	Amount deposited during period	\$5,769,524 41	\$5,523,142 35
48	Amount withdrawn during period	\$4,880,389 45	\$4,883,853 05
49	Average amount in each account	\$2,064 00	\$2,125 00
50	Number of real estate loans October 31	2,354	1,619
51	Average real estate loan	\$8,417 00	\$8,799 00
52	Number of other loans October 31	737	325
53	Average other loan	\$851 00	\$1,057 00
54	*Gross income received during period	\$1,409,294 97	\$1,112,091 47
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$109,066 16	\$111,331 42
56	*Bank building occupancy	20,876 18	23,060 59
57	Advertising	11,353 64	9,295 36
58	Contributions, etc.	925 00	2,846 94
59	State tax	—	15,215 47
60	Miscellaneous	57,744 84	40,689 14
61	Total of above costs per \$1,000 of deposits	7 37	9 20

*Includes 3% of amount invested in banking premises.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$10,281 33	\$19,261 28	\$159,749 19	\$42,157 63	\$288,589 78	1
118,566 14	107,211 88	584,379 43	53,552 19	354,792 09	2
2,566,679 01	1,820,121 89	5,243,444 53	1,454,216 65	7,132,995 88	3
—	—	—	—	—	4
1,753,271 88	362,039 96	540,850 62	211,841 98	2,352,730 20	5
—	296,316 27	1,401,730 54	266,726 97	1,279,793 67	6
10,528,983 85	5,546,008 79	19,129,252 94	4,331,541 30	17,430,522 11	7
1,013,534 67	1,305,870 68	1,352,785 17	213,525 02	5,690,785 92	8
—	270,282 32	609,724 36	—	1,782,437 91	9
405,957 59	—	362,854 76	53,440 14	—	10
—	—	765,688 40	—	—	11
539,737 65	265,062 77	106,732 27	5,150 09	261,591 45	12
59,197 56	8,689 41	675,144 13	192,100 53	717,169 09	13
11,161 61	10,809 58	172,609 07	—	86,643 19	14
9,266 25	—	45,622 53	4,803 97	20,559 65	15
1,852 58	25 26	36,473 72	—	7,685 64	16
—	11,594 53	—	1,093 85	484 56	17
23,929 88	12,370 67	27,493 50	4,783 65	22,689 03	18
2,654 63	1 00	1 00	1 00	38,167 97	19
2,088 40	1,230 17	29,507 61	190 70	6,237 42	20
—	—	—	—	4,408 55	21
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	22
\$15,032,116 83	\$8,893,291 45	\$24,110,207 32	\$4,874,773 16	\$29,145,782 73	23
524,052 82	—	3,936,676 90	1,345,059 16	4,214,365 42	24
—	—	—	—	—	25
32,347 00	—	98,675 00	—	180,118 92	26
—	—	—	—	—	27
—	—	—	—	—	28
12,669 82	—	62,267 46	477 56	64,499 77	29
135,369 42	125,416 57	405,136 26	70,643 64	213,848 68	30
36,644 05	40,156 48	115,541 22	49,576 26	212,717 20	31
22,194 55	149,821 32	102,142 72	—	131,150 77	32
45 09	2,405 65	21,022 66	469 32	4,607 40	33
903,135 09	475,600 00	1,145,600 00	224,600 00	1,840,500 00	34
5.79	5.35	4.07	3.61	5.49	35
348,588 36	350,204 99	1,246,774 23	269,526 57	1,470,693 22	36
2.23	3.94	4.43	4.33	4.38	37
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	38
8,952	4,486	14,372	2,518	15,741	39
970	503	1,780	492	1,817	40
817	366	1,243	398	1,844	41
9,105	4,623	14,909	2,612	15,714	42
4½	4½	4½	4	4½	43
\$590,207 77	\$336,208 40	\$1,053,597 68	\$237,624 91	\$1,312,906 85	44
23,559	9,378	35,980	3,742	39,712	45
12,032	5,334	20,940	1,770	24,082	46
\$4,522,620 50	\$2,641,343 10	\$10,689,647 39	\$2,559,217 97	\$11,742,128 47	47
\$3,886,269 66	\$2,144,557 02	\$8,830,674 24	\$2,438,756 89	\$10,033,226 97	48
\$1,709 00	\$1,924 00	\$1,878 00	\$2,381 00	\$2,114 00	49
1,471	684	1,686	761	2,480	50
\$8,123 00	\$10,413 00	\$13,179 00	\$6,043 00	\$10,042 00	51
471	126	515	213	973	52
\$1,146 00	\$2,104 00	\$1,518 00	\$926 00	\$1,006 00	53
\$794,459 52	\$456,821 60	\$1,455,671 06	\$317,904 86	\$1,766,413 60	54
\$56,415 81	\$29,630 56	\$132,470 29	\$26,818 42	\$152,788 32	55
18,256 19	3,934 68	39,080 35	1,705 53	36,567 37	56
2,416 25	1,362 34	13,823 26	318 79	23,017 52	57
1,083 49	100 00	3,900 25	445 00	2,460 00	58
4,988 77	7 70	2,604 83	55 06	3,197 27	59
24,852 68	17,398 75	59,323 80	15,195 91	52,850 05	60
6 94	5 89	8 95	7 16	8 12	61

		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
Assets			
1	Cash, checks and items	\$431,252 08	\$42,569 54
2	Due from banks	1,366,278 54	174,591 32
3	U. S. Government obligations, direct and fully guaranteed	18,849,395 12	2,850,288 57
4	State, county and municipal obligations	24,000 00	—
5	Other bonds, notes and debentures	730,192 34	31,518 74
6	Bank and fire insurance company stocks, etc.	1,874,734 70	229,148 00
7	Real estate loans (conventional)	34,020,914 82	8,173,600 22
8	G.I. loans (in-state)	3,582,910 29	566,735 60
9	F.H.A. loans (in-state)	1,596,203 19	—
10	G.I. loans (out-of-state)	2,513,843 22	544,629 62
11	F.H.A. loans (out-of-state)	2,212,718 25	495,478 59
12	Personal loans	52,455 02	79,888 50
13	Other loans	612,012 65	145,915 31
14	Banking premises	185,784 23	110,880 00
15	Furniture and fixtures	105,461 52	22,558 56
16	Other real estate owned, etc.	13,055 08	25,640 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	10,347 95	—
19	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	21,324 44	5,724 26
22	Total	\$68,270,081 57	\$13,520,213 65
Liabilities			
23	Ordinary deposits	\$47,797,115 34	\$11,939,111 10
24	Special Notice Account deposits	12,648,760 55	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	167,833 00	71,659 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	97,417 10	35,314 40
30	Due to mortgagors	918,871 42	210,904 74
31	Mortgagors' payments not applied	726,266 99	76,228 35
32	Net interim income	—	31,836 13
33	All other liabilities	20,876 69	10,641 58
34	Guaranty Fund	2,706,550 15	689,000 00
35	Percentage to total deposits	4.47	5.74
36	Other surplus accounts	3,186,390 33	455,518 10
37	Percentage to total deposits	5.26	3.79
38	Total	\$68,270,081 57	\$13,520,213 65
General Information			
39	Number of deposit accounts October 31, 1964	24,618	6,796
40	Number of deposit accounts opened during period	3,139	1,088
41	Number of deposit accounts closed during period	2,625	703
42	Number of accounts October 31, 1965	25,132	7,181
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$2,329,978 81	\$475,761 60
45	Number of deposits made during period	65,772	17,524
46	Number of withdrawals made during period	34,134	10,073
47	Amount deposited during period	\$19,870,527 56	\$3,095,579 29
48	Amount withdrawn during period	\$17,569,366 19	\$2,819,882 83
49	Average amount in each account	\$2,405 00	\$1,660 00
50	Number of real estate loans October 31	3,819	1,263
51	Average real estate loan	\$11,502 00	\$7,744 00
52	Number of other loans October 31	246	184
53	Average other loan	\$2,701 00	\$1,227 00
54	*Gross income received during period	\$3,071,077 70	\$639,685 31
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$234,411 61	\$79,039 83
56	*Bank building occupancy	48,541 41	17,652 97
57	Advertising	13,696 87	4,453 42
58	Contributions, etc.	2,750 00	1,179 66
59	State tax	52 70	—
60	Miscellaneous	109,836 02	30,473 84
61	Total of above costs per \$1,000 of deposits	6 77	11 12

*Includes 3% of amount invested in banking premises.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$54,943 38	\$94,825 22	\$4,638 10	\$134,035 45	\$137,457 33	1
202,154 72	95,896 78	100,486 03	140,003 97	450,958 08	2
7,716,259 46	2,083,321 58	1,022,361 28	5,149,346 61	15,159,846 13	3
—	75,420 50	—	—	320,571 73	4
—	664,267 97	—	284,096 60	1,201,316 50	5
1,838,947 27	627,020 80	—	937,518 38	3,154,589 23	6
15,405,827 10	5,838,969 81	3,203,748 52	10,912,992 62	35,430,291 99	7
3,430,247 30	1,140,729 95	4,573 11	665,429 67	4,371 05	8
3,171,605 78	418,593 34	—	1,182,851 63	—	9
2,308,245 69	—	—	3,662,689 16	—	10
3,946,254 87	—	—	1,204,369 53	—	11
28,560 72	14,645 79	45,393 09	28,507 18	114,358 86	12
494,271 77	149,457 71	239,458 64	87,931 61	475,054 54	13
134,545 30	51,294 58	12,922 56	89,376 54	56,085 23	14
34,663 29	4,745 99	1,236 31	44,879 13	46,132 06	15
107,282 38	—	—	2,035 08	47,901 06	16
—	—	497 55	215 49	341 00	17
77,615 62	—	—	27,090 52	—	18
31,843 05	14,066 47	778 03	31,051 15	31,927 49	19
11,178 06	1 00	1 00	1 00	8,738 29	20
50,356 49	4,544 23	—	1,212 90	1,208 27	21
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	22
\$19,557,352 74	\$9,873,207 81	\$3,486,714 69	\$21,285,284 24	\$50,555,969 52	23
14,745,173 00	—	945,908 71	588,629 18	—	24
—	—	—	—	—	25
48,561 00	29,753 00	3,790 50	254,304 25	11,144 00	26
—	—	—	—	—	27
168,498 33	1,992 21	4,335 62	33,176 08	15,488 96	28
269,137 20	122,851 47	58,930 35	51,710 00	728,174 42	29
936,880 76	75,615 78	10,993 17	119,922 25	232,735 84	30
418,583 48	19,309 32	5,572 58	26,436 99	121,640 65	31
6,001 74	3,700 79	2,437 32	13,151 25	9,030 80	32
1,157,000 00	625,700 00	73,753 56	1,135,600 00	645,750 00	33
3.37	6.32	1.66	5.13	3.25	34
1,737,414 00	525,671 34	43,657 72	1,077,419 98	3,321,214 65	35
5.06	5.31	.98	4.87	6.57	36
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	37
12,602	4,717	2,102	12,339	16,511	38
1,574	552	340	1,227	1,606	39
1,148	338	122	1,474	1,184	40
13,028	4,931	2,320	12,092	16,933	41
4 1/4	4 1/4	4	4	4 3/8	42
\$1,336,597 56	\$395,975 93	\$158,111 05	\$812,979 45	\$2,030,008 47	43
39,261	11,065	4,280	41,723	38,312	44
17,256	6,173	2,200	14,665	21,795	45
\$9,425,779 02	\$2,233,102 81	\$1,808,604 55	\$6,066,519 23	\$12,546,235 79	46
\$6,637,913 10	\$1,893,135 36	\$1,385,590 63	\$5,391,448 42	\$11,201,645 65	47
\$2,633 00	\$1,996 00	\$1,886 00	\$1,801 00	\$2,986 00	48
3,262	892	459	1,822	4,570	49
\$8,664 00	\$8,294 00	\$6,990 00	\$9,675 00	\$7,753 00	50
330	150	187	118	471	51
\$1,584 00	\$1,094 00	\$1,523 00	\$987 00	\$1,251 00	52
\$1,744,862 73	\$528,857 98	\$221,434 79	\$1,115,255 10	\$2,681,313 90	53
—	—	—	—	—	54
\$117,302 39	\$46,267 93	\$18,033 53	\$103,894 05	\$171,288 21	55
24,917 54	5,534 57	3,304 97	20,352 82	12,877 12	56
5,039 91	3,299 92	1,360 34	7,763 12	4,669 46	57
6,156 01	175 00	332 40	625 00	2,535 00	58
23,159 32	135 27	1,038 23	21,985 72	662 25	59
53,406 64	23,827 42	10,212 12	47,523 06	61,608 57	60
6 72	8 02	7 73	9 24	5 02	61

			FALL RIVER	
			THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
Assets				
1	Cash, checks and items		\$154,783 31	\$87,418 69
2	Due from banks		423,537 64	572,883 84
3	U. S. Government obligations, direct and fully guaranteed		16,639,853 57	11,616,690 72
4	State, county and municipal obligations		25,000 00	81,212 14
5	Other bonds, notes and debentures		2,526,925 31	3,357,604 63
6	Bank and fire insurance company stocks, etc.		2,794,430 84	844,789 68
7	Real estate loans (conventional)		13,788,377 76	17,006,368 70
8	G.I. loans (in-state)		4,940,106 83	2,179,662 56
9	F.H.A. loans (in-state)		8,673,489 77	830,947 91
10	G.I. loans (out-of-state)		620,914 43	3,193,860 35
11	F.H.A. loans (out-of-state)		2,847,430 32	2,389,120 92
12	Personal loans		102,718 04	—
13	Other loans		648,491 59	397,287 99
14	Banking premises		270,811 31	112,230 09
15	Furniture and fixtures		15,608 39	30,101 72
16	Other real estate owned, etc.		27,591 54	—
17	Taxes and insurance paid on mortgaged properties		—	—
18	Mortgage acquisition costs		—	—
19	Mutual Savings Central Fund, Inc.		78,468 16	66,382 94
20	Deposit Insurance Fund		8,533 35	1 00
21	All other assets		21,986 91	23,079 68
22	Total		\$54,609,059 07	\$42,789,643 56
Liabilities				
23	Ordinary deposits		\$40,443,494 94	\$31,696,095 07
24	Special Notice Account deposits		6,521,238 24	5,770,090 32
25	Systematic Savings Account deposits		—	—
26	Club deposits		128,367 50	84,644 00
27	Borrowed money		—	—
28	Dividends on deposits, declared and unpaid		—	—
29	Unearned discount		145,285 69	160,786 99
30	Due to mortgagors		682,491 26	476,198 81
31	Mortgagors' payments not applied		146,168 94	114,359 60
32	Net interim income		964,716 23	94,007 50
33	All other liabilities		1,599 34	14,466 53
34	Guaranty Fund		3,456,639 44	2,740,054 56
35	Percentage to total deposits		7.34	7.30
36	Other surplus accounts		2,119,057 49	1,638,940 18
37	Percentage to total deposits		4.49	4.36
38	Total		\$54,609,059 07	\$42,789,643 56
General Information				
39	Number of deposit accounts October 31, 1964		17,958	16,147
40	Number of deposit accounts opened during period		1,355	1,179
41	Number of deposit accounts closed during period		1,873	1,626
42	Number of accounts October 31, 1965		17,440	15,700
43	Annual rate of ordinary and extra dividends paid during period		4	4 1/2
44	Amount of all dividends paid during period		\$1,834,688 19	\$1,497,169 00
45	Number of deposits made during period		27,075	26,429
46	Number of withdrawals made during period		18,433	14,597
47	Amount deposited during period		\$9,634,331 90	\$7,806,314 40
48	Amount withdrawn during period		\$10,578,975 42	\$8,091,897 54
49	Average amount in each account		\$2,693 00	\$2,381 00
50	Number of real estate loans October 31		3,336	2,593
51	Average real estate loan		\$9,254 00	\$9,873 00
52	Number of other loans October 31		626	263
53	Average other loan		\$1,200 00	\$1,511 00
54	*Gross income received during period		\$2,566,459 19	\$1,953,937 72
Classification of Expenses, Cost per \$1,000 of Deposits				
55	Salaries, fees, bonuses, etc.		\$156,727 79	\$123,463 39
56	*Bank building occupancy		43,311 84	33,764 84
57	Advertising		14,579 96	8,341 07
58	Contributions, etc.		7,550 00	5,901 11
59	State tax		68,491 91	43,497 78
60	Miscellaneous		74,095 49	57,146 82
61	Total of above costs per \$1,000 of deposits		7 77	7 27

*Includes 3% of amount invested in banking premises.

FALL RIVER		FITCHBURG		FOXBOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
\$180,735 99	\$236,681 03	\$254,415 34	\$307,127 15	\$38,675 76	1
495,822 37	491,675 27	253,317 34	890,301 31	135,665 72	2
7,505,496 48	6,041,838 24	6,630,046 01	12,073,715 91	1,539,311 92	3
			340,939 40	10,037 79	4
306,506 55	612,586 75	—	802,182 97	511,725 79	5
1,100,882 47	788,440 17	2,174,110 90	3,158,959 98	371,809 34	6
15,480,280 73	16,036,329 02	24,831,887 07	31,036,908 05	5,599,126 15	7
1,026,034 17	505,843 66	4,044,966 01	1,627,619 20	650,100 35	8
690,156 10	24,398 69	4,352,125 35	782,248 98	13,900 00	9
1,597,995 98	—	2,256,229 58	—	—	10
2,489,861 70	—	1,810,460 37	22,750 97	—	11
114,735 86	—	885,232 41	90,005 71	23,655 11	12
706,820 43	573,079 23	518,400 38	436,218 95	119,721 58	13
128,105 17	108,250 00	585,919 68	534,375 08	60,568 36	14
12,652 77	6,250 00	111,368 15	100,318 11	34,524 02	15
3,919 50	—	61,561 73	251,241 13	—	16
—	9,025 46	—	242 23	1,598 25	17
—	—	7,111 93	—	—	18
28,523 16	42,106 13	53,597 22	79,227 99	10,067 99	19
1 00	1 00	—	1 00	1,376 59	20
56,265 47	2,310 87	64,861 12	25,213 51	1,361 23	21
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	22
\$24,068,808 92	\$19,637,266 09	\$30,637,331 41	\$35,562,685 16	\$8,135,295 82	23
3,763,002 04	2,732,520 29	12,990,751 11	10,500,407 70	—	24
—	—	—	—	—	25
73,222 50	137,282 00	96,836 11	152,393 00	3,044 00	26
—	—	—	—	—	27
—	—	—	—	—	28
65,471 57	14,586 51	160,830 91	7,682 40	7,459 81	29
451,389 32	331,856 91	489,029 39	199,247 27	116,781 52	30
145,259 11	65,945 51	59,738 35	333,778 56	95,519 81	31
—	516,553 38	203,107 28	178,221 81	24,903 48	32
33,447 23	16,498 67	30,661 28	4,512 40	16,550 56	33
1,881,057 70	1,555,500 00	2,272,300 00	2,891,000 00	377,994 00	34
6.74	6.91	5.20	6.26	4.64	35
1,443,137 51	470,806 16	1,955,024 75	2,729,669 33	345,676 95	36
5.17	2.09	4.47	5.91	4.24	37
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	38
15,321	11,315	21,247	17,621	4,888	39
1,191	662	2,995	1,594	600	40
1,757	1,149	2,635	2,035	516	41
14,755	10,828	21,607	17,180	4,972	42
4 1/4	4	4 1/16	4 1/4	4 1/4	43
\$1,527,340 63	\$850,629 35	\$1,725,553 97	\$1,905,323 82	\$315,602 35	44
25,622	18,707	56,069	39,516	14,250	45
14,985	11,185	30,731	22,772	6,901	46
\$7,417,127 45	\$4,319,102 01	\$12,006,475 42	\$10,120,092 85	\$2,446,988 31	47
\$7,361,740 57	\$4,355,818 63	\$10,576,312 25	\$9,323,488 21	\$2,055,475 52	48
\$1,886 00	\$2,066 00	\$2,005 00	\$2,681 00	\$1,636 00	49
1,994	1,842	3,561	2,718	852	50
\$10,674 00	\$8,994 00	\$10,473 00	\$12,314 00	\$7,351 00	51
420	532	1,364	582	125	52
\$1,956 00	\$1,077 00	\$1,029 00	\$904 00	\$1,147 00	53
\$1,585,607 59	\$1,225,702 13	\$2,443,589 58	\$2,599,308 45	\$429,245 08	54
\$116,257 43	\$104,989 58	\$225,739 17	\$164,750 43	\$45,830 30	55
36,746 47	23,686 17	78,370 01	56,925 75	12,015 42	56
10,370 46	8,976 31	35,000 39	34,131 64	2,764 27	57
6,647 77	4,371 47	2,972 00	5,653 01	873 73	58
28,038 85	13,507 02	14,463 42	—	643 46	59
67,191 27	46,185 47	136,585 01	122,761 76	23,490 94	60
9 53	9 01	11 30	8 34	10 53	61

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
Assets			
1	Cash, checks and items	\$119,197 32	\$100,716 04
2	Due from banks	188,251 00	151,921 05
3	U. S. Government obligations, direct and fully guaranteed	7,130,677 93	2,018,821 65
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	426,472 63	120,776 71
6	Bank and fire insurance company stocks, etc.	1,778,836 04	573,381 04
7	Real estate loans (conventional)	19,841,703 86	7,479,181 58
8	G.I. loans (in-state)	1,846,715 97	1,010,779 22
9	F.H.A. loans (in-state)	2,185,866 29	363,802 90
10	G.I. loans (out-of-state)	2,875,829 45	217,384 97
11	F.H.A. loans (out-of-state)	5,568,477 99	368,040 42
12	Personal loans	1,678,473 33	50,200 08
13	Other loans	1,231,945 02	307,116 03
14	Banking premises	60,083 95	71,230 97
15	Furniture and fixtures	62,500 90	34,662 46
16	Other real estate owned, etc.	—	1,460 76
17	Taxes and insurance paid on mortgaged properties	1,825 91	80 74
18	Mortgage acquisition costs	—	14,083 45
19	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	29,800 50	3,238 37
22	Total	\$45,054,191 57	\$12,899,557 26
Liabilities			
23	Ordinary deposits	\$40,803,313 69	\$8,893,922 65
24	Special Notice Account deposits	—	2,524,812 75
25	Systematic Savings Account deposits	—	26,004 34
26	Club deposits	62,187 00	36,504 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	17,579 25
29	Unearned discount	396,496 99	67,228 60
30	Due to mortgagors	487,044 95	110,137 40
31	Mortgagors' payments not applied	155,769 78	171,054 42
32	Net interim income	162,679 95	6,469 09
33	All other liabilities	59,119 93	578,352 44
34	Guaranty Fund	1,581,100 00	5.04
35	Percentage to total deposits	3.87	467,492 32
36	Other surplus accounts	1,346,479 28	4.07
37	Percentage to total deposits	3.29	—
38	Total	\$45,054,191 57	\$12,899,557 26
General Information			
39	Number of deposit accounts October 31, 1964	22,791	7,053
40	Number of deposit accounts opened during period	3,218	789
41	Number of deposit accounts closed during period	2,142	767
42	Number of accounts October 31, 1965	23,867	7,075
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$1,596,923 79	\$429,754 36
45	Number of deposits made during period	69,380	19,275
46	Number of withdrawals made during period	36,242	10,276
47	Amount deposited during period	\$13,841,586 83	\$3,210,247 97
48	Amount withdrawn during period	\$10,712,473 72	\$2,926,020 09
49	Average amount in each account	\$1,709 00	\$1,618 00
50	Number of real estate loans October 31	2,526	1,125
51	Average real estate loan	\$12,794 00	\$8,390 00
52	Number of other loans October 31	2,959	286
53	Average other loan	\$983 00	\$1,249 00
54	*Gross income received during period	\$2,198,833 36	\$605,906 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$182,691 91	\$63,752 23
56	*Bank building occupancy	36,901 95	13,574 38
57	Advertising	34,963 32	1,282 02
58	Contributions, etc.	4,666 96	110 00
59	State tax	41,780 16	2,110 35
60	Miscellaneous	126,062 95	30,153 15
61	Total of above costs per \$1,000 of deposits	10 47	9 69

*Includes 3% of amount invested in banking premises.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$96,373 97	\$58,860 94	\$254,557 32	\$54,853 84	\$237,300 12	1
893,858 27	101,759 48	429,013 39	212,645 28	560,770 96	2
11,719,706 26	1,614,928 16	6,700,409 13	5,808,919 28	12,172,547 91	3
—	45,223 24	—	188,846 41	193,259 02	4
—	245,538 94	151,767 05	75,347 09	350,413 64	5
2,169,737 57	393,228 14	1,574,256 70	1,873,871 99	1,079,159 89	6
19,964,511 09	4,662,092 17	14,033,972 70	17,364,585 12	17,039,590 36	7
353,952 42	—	3,795,123 19	931,335 11	1,993,553 93	8
—	—	—	183,581 28	959,011 02	9
—	—	—	395,422 65	891,812 95	10
—	—	—	613,179 69	1,767,594 04	11
—	98,341 00	156,658 85	62,853 22	53,307 60	12
73,343 96	46,150 07	976,711 12	996,211 88	567,117 92	13
64,420 30	75,922 23	178,903 61	246,312 06	150,163 16	14
29,229 88	16,989 00	45,502 05	42,357 30	49,889 80	15
—	—	19,081 97	72,312 64	35,326 02	16
112,304 57	—	1,979 71	437 98	—	17
49,889 74	5,224 19	24,086 90	27,477 54	35,106 21	18
1 00	1,964 26	1 00	1 00	1 00	19
5,892 36	2,733 99	6,504 06	4,137 51	16,181 90	20
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	21
\$31,177,155 42	\$3,442,652 91	\$25,204,948 04	\$16,920,177 93	\$33,797,049 92	22
—	3,081,631 87	—	9,171,381 59	—	23
—	—	—	—	—	24
124,663 10	18,683 50	221,612 00	2,597 00	64,998 00	25
—	—	—	—	—	26
—	11,006 23	16,398 87	25,615 72	102,270 19	27
118,577 75	105,022 81	472,175 33	277,647 12	406,845 38	28
62,971 57	45,685 65	37,569 59	50,607 06	125,259 10	29
143,863 74	7,674 59	88,007 37	—	—	30
9,927 36	4,744 52	6,550 33	58,071 36	20,103 43	31
1,772,300 00	228,085 45	1,157,970 93	1,355,000 00	2,223,300 00	32
5.66	3.48	4.55	5.19	6.57	33
2,123,762 45	423,768 28	1,143,296 29	1,293,591 09	1,412,281 43	34
6.78	6.47	4.50	4.96	4.17	35
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	36
11,954	3,770	13,909	10,693	15,880	37
647	624	1,243	1,045	1,147	38
983	417	1,367	887	1,097	39
11,618	3,977	13,785	10,851	15,930	40
4½	4½	4½	4	4½	41
\$1,337,264 96	\$246,503 17	\$956,631 15	\$1,023,995 01	\$1,349,449 78	42
23,692	11,208	35,783	21,272	28,761	43
13,525	6,361	20,274	11,101	19,577	44
\$5,141,410 94	\$2,278,591 29	\$7,186,710 44	\$6,655,337 47	\$7,156,010 43	45
\$5,186,377 50	\$1,485,659 04	\$6,033,791 98	\$5,763,721 81	\$6,209,756 26	46
\$2,684 00	\$1,641 00	\$1,828 00	\$2,390 00	\$2,111 00	47
1,171	630	2,188	2,592	2,447	48
\$17,351 00	\$7,400 00	\$8,148 00	\$7,519 00	\$9,256 00	49
76	256	1,192	551	533	50
\$965 00	\$564 00	\$950 00	\$1,922 00	\$1,164 00	51
\$1,734,097 15	\$328,870 58	\$1,342,182 34	\$1,413,112 27	\$1,715,833 04	52
\$102,943 54	\$31,208 93	\$137,042 13	\$106,923 63	\$152,363 44	53
16,726 01	10,600 89	23,972 17	26,954 46	25,833 17	54
6,786 38	1,737 10	17,112 23	18,268 46	14,653 41	55
3,273 30	95 00	3,850 24	1,926 88	1,110 00	56
—	1,024 20	—	11,806 32	5,738 69	57
46,081 39	16,934 83	76,045 61	50,816 71	57,450 98	58
5 64	9 44	10 23	8 30	7 60	59
					60
					61

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	\$154,685 33	\$201,700 84
2	Due from banks	339,397 60	727,379 73
3	U. S. Government obligations, direct and fully guaranteed	2,798,157 15	5,950,529 24
4	State, county and municipal obligations	—	4,695 97
5	Other bonds, notes and debentures	14,550 00	433,205 38
6	Bank and fire insurance company stocks, etc.	956,423 54	1,710,185 30
7	Real estate loans (conventional)	8,349,939 33	24,116,363 54
8	G.I. loans (in-state)	577,387 49	376,904 11
9	F.H.A. loans (in-state)	529,246 68	153,074 63
10	G.I. loans (out-of-state)	974,965 52	—
11	F.H.A. loans (out-of-state)	1,533,823 04	681,785 67
12	Personal loans	184,290 47	71,138 47
13	Other loans	309,973 01	943,037 92
14	Banking premises	234,697 22	357,990 73
15	Furniture and fixtures	45,672 38	85,987 36
16	Other real estate owned, etc.	10,587 18	61,439 07
17	Taxes and insurance paid on mortgaged properties	418 38	1,847 54
18	Mortgage acquisition costs	416 34	—
19	Mutual Savings Central Fund, Inc.	11,499 04	23,799 76
20	Deposit Insurance Fund	1 00	7,925 86
21	All other assets	17,185 59	5,869 34
22	Total	\$17,043,316 29	\$35,914,860 46
	Liabilities		
23	Ordinary deposits	\$12,530,356 07	\$22,725,956 80
24	Special Notice Account deposits	2,552,177 17	9,984,019 97
25	Systematic Savings Account deposits	—	—
26	Club deposits	51,312 00	45,624 15
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	95,878 77	22,718 61
30	Due to mortgagors	132,079 13	478,881 87
31	Mortgagors' payments not applied	183,575 43	42,650 46
32	Net interim income	—	68,014 10
33	All other liabilities	26,312 77	56,032 48
34	Guaranty Fund	817,800 00	1,079,486 81
35	Percentage to total deposits	5.40	3.30
36	Other surplus accounts	653,824 95	1,411,475 21
37	Percentage to total deposits	4.32	4.31
38	Total	\$17,043,316 29	\$35,914,860 46
	General Information		
39	Number of deposit accounts October 31, 1964	7,326	12,669
40	Number of deposit accounts opened during period	1,363	2,008 1
41	Number of deposit accounts closed during period	932	1,519
42	Number of accounts October 31, 1965	7,757	13,158
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	559,074 74	1,204,909 98
45	Number of deposits made during period	34,089	31,824
46	Number of withdrawals made during period	15,555	22,722
47	Amount deposited during period	\$6,092,110 37	\$13,863,221 26
48	Amount withdrawn during period	\$5,060,945 83	\$10,887,655 14
49	Average amount in each account	\$1,944 00	\$2,481 00
50	Number of real estate loans October 31	1,251	2,473
51	Average real estate loan	\$9,565 00	\$10,242 00
52	Number of other loans October 31	510	488
53	Average other loan	\$969 00	\$2,078 00
54	*Gross income received during period	\$794,504 95	\$1,682,866 02
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$95,571 75	\$164,174 01 7
56	*Bank building occupancy	21,957 99	46,368 69 1
57	Advertising	7,894 82	19,752 65 1
58	Contributions, etc.	984 50	925 00 1
59	State tax	11,811 28	4,510 61
60	Miscellaneous	47,666 27	91,663 70
61	Total of above costs per \$1,000 of deposits	12 33	10 01

*Includes 3% of amount invested in banking premises.

HAVERHILL		HINGHAM	HOLYOKE		
HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK	
\$535,826 55	\$270,148 80	\$165,804 97	\$657,770 61	\$227,027 87	1
667,877 62	241,716 44	208,558 75	494,431 85	505,343 29	2
11,401,296 11	4,637,237 40	3,927,669 67	19,782,601 68	11,603,083 99	3
—	—	—	74,809 33	—	4
100,000 00	951,157 98	946,389 22	610,937 25	—	5
3,359,868 04	1,052,302 24	348,676 05	3,636,767 11	2,636,127 61	6
43,029,897 36	14,433,177 82	9,895,856 52	16,983,231 55	24,559,197 98	7
5,940,775 36	3,615,354 92	1,125,443 54	5,900,726 64	4,818,658 71	8
5,071,894 75	1,931,047 01	145,731 89	5,612,327 63	3,311,676 45	9
127,221 23	56,677 10	—	11,033,973 56	2,564,078 82	10
—	1,116,367 39	—	14,262,809 25	4,229,406 84	11
286,910 31	426,215 56	86,174 39	944,115 58	590,164 35	12
2,182,330 76	423,836 03	372,870 45	1,493,672 19	1,289,508 60	13
668,251 63	383,333 03	121,796 00	529,991 18	834,096 57	14
96,417 53	124,659 50	28,287 07	108,789 41	196,908 88	15
22,465 98	41,635 78	—	64,383 46	51,323 98	16
9,206 93	—	—	—	3,636 39	17
—	—	17,140 25	11,938 21	483 34	18
68,590 20	45,441 51	22,788 01	85,795 83	50,947 65	19
1 00	25,889 62	1 00	1 00	1 00	20
21,807 74	15,572 31	14,353 66	18,339 55	42,673 85	21
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	22
\$42,582,869 91	\$23,382,716 53	\$15,498,242 60	\$61,184,928 13	\$36,693,320 75	23
21,590,899 53	3,223,317 81	—	9,772,733 48	14,744,461 32	24
—	—	—	81,855 84	155,543 40	25
377,898 50	88,965 00	16,684 00	247,394 00	182,876 50	26
—	—	—	—	—	27
126,398 16	145,218 16	11,698 32	895,458 79	280,198 16	28
1,794,707 06	159,401 29	147,663 91	527,413 11	410,690 30	29
462,329 11	249,605 87	286,629 31	1,462,191 92	585,388 14	30
81,853 98	—	64,619 34	968,738 59	—	31
44,755 19	18,238 07	3,561 90	11,719 64	29,586 88	32
2,747,000 00	1,263,500 00	928,959 56	3,496,959 29	2,223,618 79	33
4.25	4.73	5.99	4.91	4.29	34
3,781,927 66	1,261,807 71	469,482 50	3,658,020 08	2,208,661 93	35
5.86	4.73	3.02	5.13	4.26	36
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	37
34,884	13,818	10,067	35,735	18,096	38
3,506	1,361	1,158	5,131	4,508	39
3,724	1,678	1,303	4,773	2,581	40
34,666	13,501	9,922	36,093	20,023	41
4	4	4	4	4	42
\$2,509,521 09	\$1,024,414 81	\$586,041 82	\$2,739,301 84	\$2,001,890 19	43
103,310	34,983	28,588	210,946	73,625	44
48,295	20,321	17,467	75,472	27,772	45
\$19,803,221 96	\$7,678,712 86	\$6,407,046 09	\$16,460,310 00	\$14,328,399 86	46
\$16,653,935 76	\$7,134,404 84	\$5,822,834 06	\$16,440,451 19	\$10,392,273 27	47
\$1,851 00	\$1,971 00	\$1,562 00	\$1,961 00	\$2,572 00	48
4,335	2,380	1,210	5,493	4,080	49
\$12,496 00	\$8,888 00	\$9,229 00	\$9,793 00	\$9,677 00	50
1,243	1,254	300	3,552	1,839	51
\$1,987 00	\$678 00	\$1,530 00	\$686 00	\$1,022 00	52
\$3,531,618 13	\$1,473,970 47	\$803,623 00	\$3,570,895 44	\$2,612,350 83	53
—	—	—	—	—	54
\$280,033 22	\$142,079 94	\$80,823 37	\$312,612 75	\$231,209 02	55
100,971 10	54,433 89	22,989 71	89,264 69	67,873 03	56
32,263 55	9,277 68	4,783 79	44,054 71	23,710 11	57
8,651 19	960 00	2,084 18	6,910 00	3,985 00	58
1,480 50	25,281 84	—	97,017 41	18,809 58	59
143,505 57	78,274 13	42,495 32	164,111 29	163,260 04	60
8 83	11 66	9 88	10 05	9 86	61

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$182,672 99	\$35,302 55
2	Due from banks	354,084 39	52,802 90
3	U. S. Government obligations, direct and fully guaranteed	13,971,175 70	1,361,735 01
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	145,687 50	51,000 00
6	Bank and fire insurance company stocks, etc.	2,084,581 68	341,519 50
7	Real estate loans (conventional)	21,199,675 69	3,979,817 53
8	G.I. loans (in-state)	5,602,361 44	90,032 00
9	F.H.A. loans (in-state)	6,341,940 95	—
10	G.I. loans (out-of-state)	2,808,208 67	—
11	F.H.A. loans (out-of-state)	5,455,698 26	340,433 08
12	Personal loans	925,579 38	—
13	Other loans	1,295,045 59	149,742 03
14	Banking premises	300,009 75	39,169 89
15	Furniture and fixtures	109,207 38	17,103 41
16	Other real estate owned, etc.	109,496 21	—
17	Taxes and insurance paid on mortgaged properties	3,069 58	—
18	Mortgage acquisition costs	2,113 75	—
19	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
20	Deposit Insurance Fund	1 00	2 00
21	All other assets	25,498 12	—
22	Total	\$60,975,195 69	\$6,464,716 12
Liabilities			
23	Ordinary deposits	\$37,216,637 53	\$4,241,280 27
24	Special Notice Account deposits	16,177,780 30	1,509,429 21
25	Systematic Savings Account deposits	124,746 35	—
26	Club deposits	317,652 75	24,255 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	427,219 60	5,036 03
30	Due to mortgagors	436,205 40	78,335 21
31	Mortgagors' payments not applied	1,064,475 76	50,440 73
32	Net interim income	—	—
33	All other liabilities	51,643 56	187 80
34	Guaranty Fund	2,342,000 00	242,848 17
35	Percentage to total deposits	4.35	4.21
36	Other surplus accounts	2,816,834 44	312,903 70
37	Percentage to total deposits	5.23	5.42
38	Total	\$60,975,195 69	\$6,464,716 12
General Information			
39	Number of deposit accounts October 31, 1964	18,160	3,953
40	Number of deposit accounts opened during period	2,319	565
41	Number of deposit accounts closed during period	2,022	503
42	Number of accounts October 31, 1965	18,457	4,015
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4
44	Amount of all dividends paid during period	\$2,154,173 51	\$209,129 58
45	Number of deposits made during period	42,984	9,201
46	Number of withdrawals made during period	17,634	4,981
47	Amount deposited during period	\$11,998,497 81	\$2,928,689 02
48	Amount withdrawn during period	\$10,209,864 90	\$2,608,027 08
49	Average amount in each account	\$2,894 00	\$1,432 00
50	Number of real estate loans October 31	3,840	534
51	Average real estate loan	\$10,783 00	\$8,259 00
52	Number of other loans October 31	2,425	131
53	Average other loan	\$916 00	\$1,143 00
54	*Gross income received during period	\$2,782,608 40	\$297,462 19
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$177,702 90	\$28,229 93
56	*Bank building occupancy	29,668 05	5,315 36
57	Advertising	24,882 99	1,964 10
58	Contributions, etc.	5,425 00	90 00
59	State tax	27,048 78	—
60	Miscellaneous	111,352 64	21,291 37
61	Total of above costs per \$1,000 of deposits	7 03	9 89

*Includes 3% of amount invested in banking premises.

HUDSON		IPSWICH		LAWRENCE					
HUDSON SAVINGS BANK		IPSWICH SAVINGS BANK		BROADWAY SAVINGS BANK		COMMUNITY SAVINGS BANK		ESSEX SAVINGS BANK	
\$120,862 54		\$57,203 80		\$119,191 32		\$321,199 27		\$762,812 21	
421,981 31		262,915 14		268,338 70		255,509 11		347,081 18	
4,203,907 43		2,779,511 90		6,324,400 26		3,831,673 12		13,814,223 49	
112,837 05		24,500 00		—		—		—	
501,099 05		732,029 36		—		—		775,286 72	
819,559 29		1,076,622 57		330,992 10		379,357 45		3,832,032 47	
9,520,423 49		11,006,687 65		7,947,887 91		10,859,611 22		40,641,392 13	
1,925,717 02		772,316 96		5,806,322 85		2,521,584 70		7,639,382 43	
1,175,434 39		100,000 00		6,257,918 67		2,068,989 96		1,048,915 35	
97,219 85		40,373 73		—		—		8,329,037 08	
780,273 04		60,285 68		—		—		8,824,850 27	
38,824 19		4,468 00		30,095 17		60,508 70		304,352 24	
279,522 21		189,958 86		405,902 67		541,960 96		1,956,969 64	
99,616 76		110,089 56		163,658 68		94,231 09		621,692 42	
61,186 07		38,291 76		26,355 64		34,533 54		224,139 24	
1,602 67		5,047 54		17,145 60		—		488,028 75	
8,607 30		50 27		—		—		7,025 00	
230 00		620 02		—		—		—	
23,816 69		12,881 80		47,299 29		15,194 10		116,756 17	
6,133 31		1 00		1 00		1 00		1 00	
11,087 26		1,051 41		3,467 64		30,231 85		87,432 13	
\$20,209,940 92		\$17,274,907 01		\$27,748,977 50		\$21,014,586 07		\$89,821,409 92	
\$14,095,136 63		\$15,218,004 57		\$22,125,409 32		\$12,876,728 95		\$54,378,196 99	
3,645,312 06		—		2,545,832 20		5,625,294 17		24,560,559 58	
—		—		—		—		—	
75,943 00		152 00		15,494 50		200,286 25		419,683 00	
—		—		—		—		—	
32,024 83		17,279 91		15,555 15		37,477 85		531,786 57	
421,394 15		375,345 51		124,838 56		121,037 84		1,463,735 13	
57,989 95		140,916 89		204,009 30		125,446 33		208,930 58	
215,083 91		—		—		22,332 20		179,219 67	
7,761 13		15,248 91		10,028 26		21,945 62		174,173 25	
925,500 00		831,500 00		1,436,500 00		1,050,000 00		4,702,000 00	
5.19	5.46	—		5.82		5.61		5.93	
733,795 26		676,459 22		1,271,310 21		934,036 86		3,203,125 15	
4.12	4.45	—		5.15		4.99		4.04	
\$20,209,940 92		\$17,274,907 01		\$27,748,977 50		\$21,014,586 07		\$89,821,409 92	
9,549		8,160		9,969		10,916		31,503	
967		652		952		1,293		3,530	
972		579		2,177		1,556		3,775	
9,544		8,233		8,744		10,653		31,258	
4		4 1/4		4 1/4		4		4	
\$672,785 75		\$604,101 66		\$988,360 99		\$714,195 33		\$3,117,096 32	
19,354		22,731		15,726		29,289		76,104	
11,842		11,373		9,501		13,354		39,581	
\$4,503,631 78		\$3,861,303 12		\$5,683,664 37		\$4,830,367 86		\$19,260,843 87	
\$3,993,195 52		\$3,516,796 33		\$5,425,679 99		\$4,401,414 04		\$17,435,949 35	
\$1,850 00		\$1,848 00		\$2,822 00		\$1,737 00		\$2,525 00	
1,316		1,277		2,238		1,859		5,605	
\$10,258 00		\$9,381 00		\$8,942 00		\$8,311 00		\$11,861 00	
226		176		356		479		1,186	
\$1,409 00		\$1,105 00		\$1,225 00		\$1,257 00		\$1,906 00	
\$940,176 79		\$843,867 65		\$1,316,937 64		\$1,030,159 44		\$4,283,203 13	
\$98,611 43		\$65,540 76		\$95,133 45		\$100,792 55		\$330,543 74	
39,852 25		17,917 10		26,890 34		22,353 98		109,890 05	
12,437 70		7,979 10		11,405 11		10,579 01		38,266 00	
925 00		13 00		3,350 00		4,644 85		16,702 32	
2,014 98		127 34		—		—		96,464 32	
52,749 58		38,990 67		47,507 67		44,631 88		185,928 62	
11 64		8 58		7 48		9 89		9 85	

		LAWRENCE	LEE
		LAWRENCE SAVINGS BANK	LEE SAVINGS BANK
Assets			
1	Cash, checks and items	\$732,518 26	\$171,718 70
2	Due from banks	1,260,930 91	136,194 49
3	U. S. Government obligations, direct and fully guaranteed	13,784,513 43	3,443,949 52
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	10,681 25	1,071,530 50
6	Bank and fire insurance company stocks, etc.	3,078,068 89	811,037 58
7	Real estate loans (conventional)	29,385,426 75	12,740,604 81
8	G.I. loans (in-state)	8,173,514 73	2,238,969 58
9	F.H.A. loans (in-state)	3,537,033 51	887,778 43
10	G.I. loans (out-of-state)	5,532,921 64	525,206 69
11	F.H.A. loans (out-of-state)	7,556,660 12	475,386 97
12	Personal loans	31,799 63	447,817 42
13	Other loans	803,227 03	971,952 68
14	Banking premises	278,041 74	168,809 06
15	Furniture and fixtures	38,700 62	46,527 08
16	Other real estate owned, etc.	81,229 58	8,666 17
17	Taxes and insurance paid on mortgaged properties	2,921 95	—
18	Mortgage acquisition costs	106,461 41	—
19	Mutual Savings Central Fund, Inc.	79,325 23	25,814 31
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	152,497 61	17,082 63
22	Total	\$74,626,475 29	\$24,189,047 62
Liabilities			
23	Ordinary deposits	\$54,554,216 40	\$13,694,432 93
24	Special Notice Account deposits	11,320,202 44	7,121,221 66
25	Systematic Savings Account deposits	—	—
26	Club deposits	355,396 00	87,620 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	254,090 33	78,425 78
30	Due to mortgagors	521,116 56	426,541 48
31	Mortgagors' payments not applied	896,128 93	341,639 92
32	Net interim income	12,149 61	371,230 04
33	All other liabilities	60,780 88	6,341 34
34	Guaranty Fund	2,685,803 00	967,000 00
35	Percentage to total deposits	4.06	4.63
36	Other surplus accounts	3,966,591 14	1,094,594 47
37	Percentage to total deposits	5.99	5.24
38	Total	\$74,626,475 29	\$24,189,047 62
General Information			
39	Number of deposit accounts October 31, 1964	25,472	9,327
40	Number of deposit accounts opened during period	3,003	1,010
41	Number of deposit accounts closed during period	3,153	876
42	Number of accounts October 31, 1965	25,322	9,461
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,675,425 51	\$805,877 62
45	Number of deposits made during period	60,206	19,743
46	Number of withdrawals made during period	28,300	19,743
47	Amount deposited during period	\$16,732,079 36	\$4,661,308 29
48	Amount withdrawn during period	\$15,365,759 89	\$4,411,290 09
49	Average amount in each account	\$2,601 00	\$2,200 00
50	Number of real estate loans October 31	4,937	1,706
51	Average real estate loan	\$10,975 00	\$9,887 00
52	Number of other loans October 31	562	612
53	Average other loan	\$1,486 00	\$2,320 00
54	*Gross income received during period	\$3,484,238 23	\$1,143,038 81
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$225,531 19	\$111,431 29
56	*Bank building occupancy	50,355 52	27,412 36
57	Advertising	31,442 22	14,869 63
58	Contributions, etc.	15,535 32	867 98
59	State tax	50,057 78	3,796 57
60	Miscellaneous	117,776 62	53,975 98
61	Total of above costs per \$1,000 of deposits	7 42	10 20

*Includes 3% of amount invested in banking premises.

LEICESTER	LENOX	LEOMINSTER	LEXINGTON	LOWELL	
LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	
\$14,557 38	\$35,060 79	\$181,908 86	\$39,348 90	\$78,524 73	1
42,979 26	72,824 70	213,631 79	851,918 61	645,179 15	2
902,044 21	3,035,989 52	9,167,003 19	5,800,016 19	13,826,404 08	3
207,531 12	13,767 51			49,839 11	4
630,505 03	77,986 96	1,009,474 46	676,494 87	150,606 40	5
103,771 14	719,088 68	928,706 32	782,139 99	3,511,048 42	6
2,548,024 25	6,815,269 04	18,304,125 01	17,556,375 90	32,596,571 34	7
1,503,767 15	207,641 17	1,180,087 76	832,765 13	6,576,279 70	8
862,885 77	34,015 20		494,799 88	3,536,217 12	9
—	—	—	128,281 27	4,701,365 60	10
105,101 59	356,911 15	—	640,657 69	3,421,764 39	11
—	65,189 59	—	—	145,697 30	12
44,711 20	567,989 93	474,099 43	388,123 18	1,255,410 99	13
9,132 50	102,659 19	352,495 52	200,917 34	496,833 59	14
3,146 88	18,383 32	46,816 22	20,005 76	52,194 92	15
—	11,064 96	51,855 11	31,243 00	80,611 07	16
468 10	655 20	—	—	—	17
9,744 02	12,685 90	23,653 64	27,231 46	—	18
1 00	1 00	1 00	14,845 45	40,022 91	19
1,268 53	5,741 66	5,152 00	1 00	1 00	20
			51,087 62	1,815 86	21
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	22
\$4,837,039 94	\$6,136,425 80	\$28,515,204 63	\$25,002,815 83	\$48,974,604 02	23
1,382,647 61	4,558,190 44	—	—	13,445,389 57	24
—	—	—	—	—	25
210 00	40,659 75	110,102 75	1,857 00	141,770 00	26
—	—	—	—	—	27
—	16,385 36	—	13,958 52	174,773 42	28
21,980 86	305,087 51	306,165 16	841,334 30	875,631 22	29
28,182 37	44,776 52	98,538 23	881,302 87	593,061 45	30
92,329 55	153,141 11	48,566 99	92,802 83	134,988 90	31
2,966 28	1,150 99	15,538 46	5,734 53	2,326 28	32
366,850 00	464,742 27	1,536,000 00	825,986 03	2,265,000 00	33
5.90	4.33	5.37	3.30	3.62	34
257,432 52	432,365 72	1,308,894 09	870,461 33	4,558,842 82	35
4.14	4.03	4.57	3.48	7.29	36
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	37
3,348	3,442	17,667	11,840	24,599	38
291	455	1,823	1,506	1,804	39
289	364	1,860	1,259	1,891	40
3,350	3,533	17,630	12,087	24,512	41
4½	4	4½	4½	4½	42
\$242,247 45	\$413,538 12	\$1,136,933 87	\$963,378 22	\$2,594,091 72	43
6,075	7,148	50,640	35,220	52,637	44
3,618	3,888	26,027	17,108	24,013	45
\$1,355,087 63	\$2,444,919 01	\$8,226,221 40	\$9,435,789 85	\$12,117,442 79	46
\$1,136,516 06	\$1,856,832 83	\$7,752,714 80	\$7,583,158 32	\$10,400,365 42	47
\$1,857 00	\$3,027 00	\$1,617 00	\$2,067 00	\$2,543 00	48
831	694	2,209	1,337	5,047	49
\$6,041 00	\$10,683 00	\$8,820 00	\$14,699 00	\$10,071 00	50
31	337	475	212	1,095	51
\$1,442 00	\$1,879 00	\$998 00	\$1,831 00	\$1,279 00	52
\$318,724 20	\$544,952 57	\$1,487,803 93	\$1,249,403 16	\$3,407,695 98	53
					54
\$31,354 39	\$44,828 80	\$110,438 83	\$76,674 03	\$179,979 37	55
3,846 54	12,248 65	35,917 88	12,763 86	57,536 80	56
4,813 24	3,955 37	10,087 85	5,419 61	10,416 78	57
50 00	500 00	4,367 14	800 00	7,999 35	58
17 16	1,314 01	—	2,552 69	14,155 23	59
16,453 00	28,341 64	52,343 32	37,629 18	79,027 76	60
9 09	8 53	7 47	5 43	5 59	61

		LOWELL	
		THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$511,328 14	\$440,369 84
2	Due from banks	2,017,586 48	264,431 73
3	U. S. Government obligations, direct and fully guaranteed	9,826,236 51	6,974,349 72
4	State, county and municipal obligations		15,000 00
5	Other bonds, notes and debentures	1,632,655 32	486,824 73
6	Bank and fire insurance company stocks, etc.	1,332,247 90	9,492,399 71
7	Real estate loans (conventional)	32,703,715 39	3,165,458 00
8	G.I. loans (in-state)	9,918,798 49	2,261,397 02
9	F.H.A. loans (in-state)	3,633,968 62	3,020,887 25
10	G.I. loans (out-of-state)	932,914 30	1,604,577 21
11	F.H.A. loans (out-of-state)	1,445,553 69	1,161,330 22
12	Personal loans	431,953 33	170,840 51
13	Other loans	1,382,947 64	91,965 22
14	Banking premises	269,765 21	21,150 22
15	Furniture and fixtures	145,875 37	6,896 41
16	Other real estate owned, etc.	202,631 52	2,352 26
17	Taxes and insurance paid on mortgaged properties	—	38,885 70
18	Mortgage acquisition costs	45,146 23	27,956 01
19	Mutual Savings Central Fund, Inc.	118,008 54	6,344 72
20	Deposit Insurance Fund	27,834 54	
21	All other assets	45,291 94	
22	Total	\$66,624,459 16	\$35,837,454 99
Liabilities			
23	Ordinary deposits	\$53,564,863 29	\$26,669,009 86
24	Special Notice Account deposits	6,085,148 78	6,361,544 89
25	Systematic Savings Account deposits	55,115 50	
26	Club deposits	147,631 00	324 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	122,241 50	362,669 67
30	Due to mortgagors	1,340,265 03	147,861 56
31	Mortgagors' payments not applied	579,076 16	110,468 67
32	Net interim income	—	—
33	All other liabilities	33,515 65	7,736 47
34	Guaranty Fund	2,858,200 00	1,054,528 61
35	Percentage to total deposits	4.78	3.19
36	Other surplus accounts	1,838,402 25	1,123,311 26
37	Percentage to total deposits	3.07	3.40
38	Total	\$66,624,459 16	\$35,837,454 99
General Information			
39	Number of deposit accounts October 31, 1964	41,282	21,468
40	Number of deposit accounts opened during period	4,035	2,843
41	Number of deposit accounts closed during period	4,199	2,714
42	Number of accounts October 31, 1965	41,118	21,597
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,336,075 68	\$1,255,672 31
45	Number of deposits made during period	95,136	56,180
46	Number of withdrawals made during period	51,466	28,997
47	Amount deposited during period	\$17,460,032 53	\$9,083,464 68
48	Amount withdrawn during period	\$14,312,640 92	\$8,331,254 74
49	Average amount in each account	\$1,448 00	\$1,529 00
50	Number of real estate loans October 31	5,647	2,874
51	Average real estate loan	\$8,612 00	\$8,533 00
52	Number of other loans October 31	1,985	3,581
53	Average other loan	\$914 00	\$772 00
54	*Gross income received during period	\$3,117,955 42	\$1,808,296 23
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$295,457 53	\$197,582 38
56	*Bank building occupancy	90,000 65	42,024 06
57	Advertising	41,466 11	20,330 58
58	Contributions, etc.	8,824 28	3,292 93
59	State tax	27 25	27,261 76
60	Miscellaneous	191,350 44	76,545 94
61	Total of above costs per \$1,000 of deposits	10 50	11 12

*Includes 3% of amount invested in banking premises.

LOWELL	LUDLOW	LYNN		MALDEN	
WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	
\$137,556 24	\$423,477 09	\$379,197 09	\$712,990 48	\$824,942 98	1
118,543 72	558,200 38	487,918 07	878,407 21	939,913 55	2
3,582,113 84	4,438,905 50	15,724,823 88	22,707,880 46	12,627,112 13	3
	119,124 17	—	—	1,598,130 96	4
541,492 84	770,838 70	3,905,084 40	4,251,431 00	7,266,065 59	5
626,017 31	2,965,231 49	5,333,430 59	6,528,646 42	5,841,219 74	6
10,074,927 49	18,389,120 21	39,604,866 86	26,992,917 12	42,567,008 59	7
226,769 21	3,640,694 41	17,536,259 43	18,028,960 67	9,972,179 34	8
185,442 26	1,286,579 48	8,453,017 30	19,212,431 77	4,190,161 42	9
—	1,531,961 59	5,000,700 08	7,667,797 47	2,047,220 10	10
—	3,926,440 80	2,743,671 88	6,685,464 47	6,150,952 49	11
6,700 55	420,045 03	295,300 92	348,734 74	—	12
382,713 36	1,249,184 62	1,131,471 80	1,016,650 41	604,450 73	13
105,214 89	183,981 77	682,279 54	137,314 00	337,993 98	14
9,643 32	115,637 21	126,124 80	84,551 85	238,939 06	15
12,667 40	86,251 59	136,498 48	278,939 23	123,421 62	16
—	3,104 69	250 00	—	—	17
—	—	226,039 03	230,475 74	113,394 31	18
12,524 35	33,658 04	107,662 94	139,992 05	126,318 91	19
1 00	1 00	1 00	1 00	1 00	20
18,548 60	80,014 19	269,955 96	19,788 75	70,421 06	21
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	22
\$11,533,668 71	\$27,694,892 87	\$90,646,647 67	\$81,183,166 59	\$84,148,881 08	23
2,715,494 87	7,589,427 48	—	21,177,460 28	—	24
—	—	—	—	—	25
—	145,839 00	389,792 50	528,771 00	927,132 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	265,600 50	133,074 64	248,893 05	195,332 25	29
146,869 13	294,949 58	567,717 38	1,145,403 80	632,076 77	30
143,080 16	209,947 36	607,806 52	526,556 72	12,502 97	31
150,561 32	133,384 14	1,367,118 84	—	114,651 65	32
1,561 00	4,646 13	20,578 76	72,897 55	53,024 76	33
644,200 00	1,755,000 00	4,172,000 00	5,893,938 00	5,396,900 00	34
4.52	4.95	4.58	5.73	6.34	35
705,441 19	2,128,764 90	4,239,817 74	5,146,287 85	4,159,346 08	36
4.95	6.01	4.66	5.00	4.89	37
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	38
5,534	16,717	41,251	44,220	41,491	39
706	2,098	2,696	4,979	4,637	40
671	1,564	3,237	4,286	4,624	41
5,569	17,251	40,710	44,913	41,504	42
4 1/4	4	4 1/4	4 1/4	4.05	43
\$562,946 87	\$1,328,174 96	\$3,596,395 29	\$4,015,893 82	\$3,254,195 18	44
10,488	48,672	110,435	143,752	123,964	45
5,582	25,137	63,639	89,409	75,314	46
\$4,312,725 30	\$10,167,859 65	\$19,459,832 07	\$29,490,032 50	\$23,014,970 85	47
\$3,614,945 01	\$8,478,007 87	\$18,010,282 62	\$25,314,636 58	\$22,464,178 75	48
\$2,559 00	\$2,035 00	\$2,227 00	\$2,279 00	\$2,022 00	49
1,590	3,476	6,418	7,463	5,929	50
\$6,595 00	\$8,278 00	\$11,420 00	\$10,530 00	\$10,951 00	51
344	1,550	417	1,213	639	52
\$1,132 00	\$1,076 00	\$3,480 00	\$1,125 00	\$946 00	53
\$785,898 28	\$1,890,605 36	\$4,770,420 63	\$5,242,699 74	\$4,322,809 66	54
\$68,591 26	\$177,320 05	\$339,759 49	\$350,852 79	\$513,936 36	55
16,029 92	30,233 58	119,959 44	91,669 83	106,362 32	56
2,480 85	19,668 82	33,166 07	63,852 59	54,731 93	57
1,751 77	6,299 64	18,867 71	21,255 13	13,560 51	58
—	23,772 61	34,335 91	51,465 35	36,378 07	59
24,627 37	93,046 75	140,586 41	212,790 32	246,834 39	60
7 96	9 93	7 58	7 74	11 30	61

		MARBLE- HEAD	MARL- BOROUGH
		MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK
	Assets		
1	Cash, checks and items	\$136,168 89	\$133,024 25
2	Due from banks	67,332 03	403,538 53
3	U. S. Government obligations, direct and fully guaranteed	4,771,680 14	5,155,841 86
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	450,482 51	350,684 72
6	Bank and fire insurance company stocks, etc.	802,019 81	923,739 24
7	Real estate loans (conventional)	9,973,117 91	12,864,582 51
8	G.I. loans (in-state)	1,431,866 27	3,024,730 57
9	F.H.A. loans (in-state)	—	2,432,482 66
10	G.I. loans (out-of-state)	748,861 20	544,868 55
11	F.H.A. loans (out-of-state)	1,407,766 08	697,007 10
12	Personal loans	8,613 00	—
13	Other loans	296,368 28	472,252 61
14	Banking premises	111,346 82	29,986 85
15	Furniture and fixtures	31,034 29	28,718 90
16	Other real estate owned, etc.	28,259 77	146,641 20
17	Taxes and insurance paid on mortgaged properties	—	2,812 12
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	17,348 17	33,900 16
20	Deposit Insurance Fund	1 00	6,244 41
21	All other assets	16,944 44	3,388 10
22	Total	\$20,299,210 61	\$27,254,444 34
	Liabilities		
23	Ordinary deposits	\$15,663,011 85	\$17,157,226 10
24	Special Notice Account deposits	2,454,484 19	7,377,103 00
25	Systematic Savings Account deposits	—	—
26	Club deposits	109,048 00	35,494 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	49,411 80	29,718 59
30	Due to mortgagors	184,623 92	169,424 67
31	Mortgagors' payments not applied	19,541 63	175,205 42
32	Net interim income	—	45,149 19
33	All other liabilities	17,656 09	13,889 20
34	Guaranty Fund	734,191 89	1,353,564 25
35	Percentage to total deposits	4.03	5.50
36	Other surplus accounts	1,067,241 24	897,669 42
37	Percentage to total deposits	5.86	3.65
38	Total	\$20,299,210 61	\$27,254,444 34
	General Information		
39	Number of deposit accounts October 31, 1964	10,122	10,947
40	Number of deposit accounts opened during period	1,075	1,489
41	Number of deposit accounts closed during period	1,013	1,190
42	Number of accounts October 31, 1965	10,184	11,246
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	676,057 06	957,002 68
45	Number of deposits made during period	27,190	26,529
46	Number of withdrawals made during period	16,694	16,198
47	Amount deposited during period	\$6,620,407 62	\$7,364,583 31
48	Amount withdrawn during period	\$5,935,322 61	\$6,264,423 11
49	Average amount in each account	\$1,779 00	\$2,182 00
50	Number of real estate loans October 31	1,167	1,583
51	Average real estate loan	\$11,621 00	\$12,358 00
52	Number of other loans October 31	194	323
53	Average other loan	\$1,572 00	\$1,462 00
54	*Gross income received during period	\$941,054 28	\$1,280,840 99
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$53,213 42	\$122,717 10
56	*Bank building occupancy	17,201 72	13,523 68
57	Advertising	3,516 98	15,391 45
58	Contributions, etc.	230 00	3,034 21
59	State tax	7,936 16	1,673 24
60	Miscellaneous	27,709 41	41,851 06
61	Total of above costs per \$1,000 of deposits	6 06	8 08

*Includes 3% of amount invested in banking premises.

MAYNARD	MEDFORD	MEDWAY	MELROSE	MERRIMAC	
ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	
\$94,314 34	\$172,561 42	\$64,695 82	\$182,714 82	\$15,224 10	1
179,752 93	206,778 23	127,860 50	505,787 04	66,788 20	2
3,289,855 37	9,743,128 90	946,310 67	13,374,363 47	354,200 49	3
		99,341 92		10,840 61	4
219,422 30	640,598 20	777,713 03	2,578,612 72	445,923 40	5
343,764 30	239,363 90	354,321 96	2,246,770 24	137,698 81	6
9,279,519 18	25,536,743 26	3,694,107 60	31,431,086 38	1,262,385 90	7
877,532 44	2,575,820 13	545,356 50	2,426,085 84	185,109 10	8
572,905 75	1,595,290 61				9
91,023 05	56,732 02				10
161,085 98	728,191 08				11
174,600 96		50,810 05		1,025 34	12
516,033 91	603,886 42	137,182 61	817,915 08	21,983 06	13
27,339 39	31,451 38	47,805 20	169,514 97	9,559 57	14
11,199 94	50,077 07	14,663 09	27,243 46	2,260 57	15
				5,186 62	16
830 24		24 09			17
	83,456 35		5,165 64		18
11,123 19	52,420 19	5,485 80	53,086 60	4,005 82	19
1 00	1 00	1 00	1 00	800 00	20
28,449 67	84,191 60	340 32	101,772 15	531 62	21
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	22
\$11,730,116 33	\$38,339,865 55	\$6,017,976 63	\$48,111,058 39	\$2,181,429 49	23
2,416,022 02					24
					25
6,298 00	245,173 50	55,931 00	102,341 50	16,775 00	26
					27
					28
66,467 15	19,154 45	3,844 07	6,195 21	83 84	29
273,759 21	224,176 50	70,361 69	601,854 98	6,433 30	30
54,413 36	496,030 40	95,763 60	35,147 59	34,421 60	31
201,258 99	61,379 40		96,413 34	4,098 79	32
3,490 04	26,796 69	6,145 50	11,099 11	821 92	33
476,000 00	1,873,400 00	235,600 00	2,234,091 13	150,892 00	34
3.36	4.86	3.88	4.63	6.86	35
650,928 84	1,114,715 27	380,397 67	2,721,918 16	128,567 27	36
4.60	2.89	6.26	5.65	5.85	37
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	38
7,954	20,513	4,555	19,651	2,600	39
945	2,483	476	1,967	230	40
970	2,164	428	1,830	182	41
7,929	20,832	4,603	19,788	2,648	42
4	4 1/4	4	4 1/4	4	43
\$501,796 79	\$1,458,225 42	\$226,961 66	\$1,905,874 38	\$82,122 25	44
23,272	61,085	10,313	52,447	4,704	45
13,334	34,201	9,719	31,345	3,688	46
\$4,936,844 49	\$12,456,056 51	\$1,561,865 23	\$12,946,357 38	\$651,501 61	47
\$3,788,832 67	\$10,787,675 43	\$1,583,591 96	\$11,686,073 36	\$704,534 86	48
\$1,784 00	\$1,840 00	\$1,296 00	\$2,431 00	\$824 00	49
1.195	3.007	690	2,630	312	50
\$9,190 00	\$10,141 00	\$6,144 00	\$12,873 00	\$4,639 00	51
628	448	236	377	39	52
\$1,100 00	\$1,348 00	\$797 00	\$2,170 00	\$590 00	53
\$728,160 04	\$1,954,571 33	\$326,320 77	\$2,562,983 28	\$119,221 86	54
\$63,562 98	\$151,744 87	\$36,303 62	\$182,412 37	\$13,570 61	55
7,486 28	26,786 77	6,469 65	28,561 65	4,660 50	56
6,636 98	13,263 38	2,424 77	9,943 27	409 95	57
2,855 54	1,150 00		5,298 66	75 40	58
		1,956 07		1,660 69	59
29,542 46	90,354 78	23,303 51	60,802 81	7,902 88	60
7 78	7 39	11 71	5 96	12 96	61

		MIDDLE-BOROUGH	MILFORD
		MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK
Assets			
1	Cash, checks and items	\$55,730 35	\$127,880 87
2	Due from banks	122,538 51	223,467 78
3	U. S. Government obligations, direct and fully guaranteed	2,384,640 15	8,567,890 44
4	State, county and municipal obligations	—	55,150 46
5	Other bonds, notes and debentures	348,837 48	1,824,079 64
6	Bank and fire insurance company stocks, etc.	155,112 98	951,609 13
7	Real estate loans (conventional)	3,791,089 04	12,523,911 83
8	G.I. loans (in-state)	168,773 80	1,934,630 77
9	F.H.A. loans (in-state)	—	860,490 88
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	688,528 64	—
12	Personal loans	1,753 78	97,376 89
13	Other loans	68,626 00	516,715 71
14	Banking premises	65,305 68	255,370 76
15	Furniture and fixtures	4,135 23	38,277 45
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	1,211 00	775 44
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	13,547 58	31,733 90
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	1,469 29	4,443 67
22	Total	\$7,871,300 51	\$28,013,806 62
Liabilities			
23	Ordinary deposits	\$6,054,132 80	\$20,341,293 70
24	Special Notice Account deposits	1,129,697 19	4,630,774 80
25	Systematic Savings Account deposits	2,125 35	—
26	Club deposits	15,345 50	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	19,692 61	50,243 46
30	Due to mortgagors	53,301 26	602,577 06
31	Mortgagors' payments not applied	22,857 51	116,898 98
32	Net interim income	—	44,410 47
33	All other liabilities	12,995 37	7,690 16
34	Guaranty Fund	378,700 00	1,446,250 00
35	Percentage to total deposits	5.26	5.79
36	Other surplus accounts	182,452 92	773,667 99
37	Percentage to total deposits	2.53	3.10
38	Total	\$7,871,300 51	\$28,013,806 62
General Information			
39	Number of deposit accounts October 31, 1964	5,675	11,339
40	Number of deposit accounts opened during period	363	1,400
41	Number of deposit accounts closed during period	386	1,176
42	Number of accounts October 31, 1965	5,652	11,563
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$270,765 53	\$945,107 56
45	Number of deposits made during period	10,250	28,380
46	Number of withdrawals made during period	6,157	13,657
47	Amount deposited during period	\$1,564,464 56	\$6,399,311 63
48	Amount withdrawn during period	\$1,252,085 63	\$5,250,804 14
49	Average amount in each account	\$1,271 00	\$2,144 00
50	Number of real estate loans October 31	762	1,759
51	Average real estate loan	\$6,100 00	\$8,709 00
52	Number of other loans October 31	90	543
53	Average other loan	\$782 00	\$1,131 00
54	*Gross income received during period	\$351,743 21	\$1,199,628 71
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$30,305 00	\$71,635 53
56	*Bank building occupancy	6,587 62	24,864 20
57	Advertising	1,841 94	6,543 80
58	Contributions, etc.	572 66	1,195 00
59	State tax	2,819 53	3,960 72
60	Miscellaneous	11,184 09	40,473 20
61	Total of above costs per \$1,000 of deposits	7 43	5 95

*Includes 3% of amount invested in banking premises.

MILLBURY	MILTON	MONSON	MONTAGUE	NANTUCKET	
MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	
\$73,398 42	\$287,950 20	\$39,165 67	\$74,381 63	\$8,533 30	1
148,034 66	510,822 50	102,566 81	154,116 71	122,608 83	2
1,690,490 71	5,824,464 86	2,864,610 91	4,159,255 11	2,270,208 91	3
940,493 67	477,598 74	51,000 00	170,229 09	16,500 00	5
568,660 78	1,431,247 71	713,491 55	364,136 51	136,452 46	6
6,206,952 36	24,849,858 53	6,640,675 75	3,964,593 96	5,025,893 45	7
536,256 02	2,750,967 92	37,336 84	335,969 99	256,972 83	8
15,479 88	1,797,094 48	—	—	—	9
—	—	—	782,577 70	100,940 97	10
28,912 27	93,904 59	—	1,301,968 99	1,283,851 87	11
143,217 22	1,101,291 15	299,043 98	36,497 80	81,869 90	12
10,796 59	249,117 66	30,895 18	184,205 04	184,073 60	13
21,031 67	122,863 67	1,813 14	21,235 45	10,523 00	14
—	18,910 50	—	14,533 38	16,308 59	15
20,510 74	—	51 45	60,866 63	—	16
—	2,046 35	—	213 00	53 55	17
10,436 74	21,190 48	18,923 37	—	—	18
7,112 29	11,710 27	1,625 16	17,862 08	11,003 51	19
12,839 85	8,536 65	1,021 97	10,000 00	1 00	20
—	—	—	4,189 13	10,757 42	21
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 29	\$9,536,553 19	22
\$7,948,321 40	\$28,381,948 58	\$6,359,296 42	\$10,411,668 46	\$7,438,654 84	23
913,116 16	7,431,324 62	3,097,500 35	—	1,005,608 18	24
—	—	—	—	—	25
233,934 25	129,566 00	35,153 50	33,268 00	71,095 75	26
—	—	—	—	—	27
3,861 03	2,592 81	—	55,446 70	47,738 87	28
170,843 09	1,047,580 49	61,299 37	93,362 44	124,792 24	29
20,549 31	188,522 06	49,464 80	43,720 43	12,535 91	30
136,418 57	—	36,241 85	—	125,988 01	31
5,401 00	97,922 63	531 97	4,327 00	17,902 17	32
512,806 83	939,000 00	660,204 87	722,887 67	334,688 41	33
5.64	2.61	6.96	6.92	3.93	34
489,372 23	1,341,119 07	502,528 65	292,151 50	357,548 81	35
5.38	3.73	5.29	2.79	4.19	36
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 20	\$9,536,553 19	37
7,134	14,763	4,317	5,925	3,739	39
596	2,180	456	428	685	40
863	1,378	445	248	569	41
6,867	15,565	4,328	6,105	3,855	42
4½	4½	4	4	4½	43
\$339,666 41	\$1,401,821 46	\$370,151 62	\$393,445 27	\$310,730 77	44
11,396	55,916	7,420	12,500	9,437	45
9,012	30,460	4,632	7,213	5,193	46
\$2,411,804 97	\$12,435,427 43	\$2,036,310 92	\$1,851,789 94	\$2,980,106 12	47
\$2,293,217 28	\$9,369,003 62	\$1,722,869 98	\$1,690,569 47	\$2,387,974 62	48
\$1,290 00	\$2,301 00	\$2,185 00	\$1,686 00	\$2,188 00	49
1,267	1,766	1,045	818	852	50
\$5,334 00	\$16,646 00	\$6,390 00	\$7,832 00	\$7,826 00	51
238	441	246	248	150	52
\$723 00	\$2,710 00	\$1,216 00	\$889 00	\$1,772 00	53
\$501,277 31	\$1,878,370 53	\$499,004 78	\$507,936 87	\$456,681 41	54
\$61,699 14	\$137,380 41	\$52,660 30	\$48,228 23	\$45,137 07	55
7,240 58	35,010 51	8,776 70	10,659 77	5,095 97	56
2,539 14	11,351 28	7,350 37	4,620 55	1,186 35	57
1,270 91	5,108 40	75 00	750 00	1,060 30	58
2,603 24	—	—	6,280 94	5,189 83	59
34,214 04	105,809 43	23,080 04	31,324 65	20,017 26	60
12 36	8 23	9 72	9 77	9 20	61

*Includes 3% of amount invested in banking premises.

		NATICK	NEW BEDFORD
		NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$96,836 88	\$199,441 07
2	Due from banks	252,406 96	775,818 63
3	U. S. Government obligations, direct and fully guaranteed	7,622,884 61	25,426,100 70
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	430,573 74	3,187,500 00
6	Bank and fire insurance company stocks, etc.	2,110,478 33	4,096,379 53
7	Real estate loans (conventional)	18,778,493 92	32,263,435 62
8	G.I. loans (in-state)	5,256,518 59	2,664,468 04
9	F.H.A. loans (in-state)	3,805,006 86	2,974,501 46
10	G.I. loans (out-of-state)	155,492 73	10,957,904 82
11	F.H.A. loans (out-of-state)	234,953 29	4,917,435 25
12	Personal loans	92,187 30	—
13	Other loans	451,124 55	542,608 79
14	Banking premises	172,062 55	558,463 46
15	Furniture and fixtures	42,301 39	34,847 52
16	Other real estate owned, etc.	13,997 95	83,344 81
17	Taxes and insurance paid on mortgaged properties	150 40	—
18	Mortgage acquisition costs	—	16,881 59
19	Mutual Savings Central Fund, Inc.	30,092 28	113,388 41
20	Deposit Insurance Fund	1 00	27,045 89
21	All other assets	157,306 82	53,503 27
22	Total	\$39,702,870 15	\$88,893,068 86
Liabilities			
23	Ordinary deposits	\$35,207,851 66	\$77,949,358 62
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	14,854 00	167,022 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	19,589 23	392,346 49
30	Due to mortgagors	530,188 20	969,938 72
31	Mortgagors' payments not applied	284,802 86	173,664 56
32	Net interim income	—	314,814 14
33	All other liabilities	24,347 20	13,300 24
34	Guaranty Fund	1,806,970 00	4,927,700 00
35	Percentage to total deposits	5.13	6.31
36	Other surplus accounts	1,814,267 00	3,984,924 09
37	Percentage to total deposits	5.15	5.10
38	Total	\$39,702,870 15	\$88,893,068 86
General Information			
39	Number of deposit accounts October 31, 1964	12,055	37,274
40	Number of deposit accounts opened during period	1,361	2,755
41	Number of deposit accounts closed during period	971	3,382
42	Number of accounts October 31, 1965	12,445	36,647
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$1,401,373 52	\$3,126,594 11
45	Number of deposits made during period	27,312	73,173
46	Number of withdrawals made during period	15,652	40,265
47	Amount deposited during period	\$8,657,035 02	\$17,815,568 22
48	Amount withdrawn during period	\$7,588,325 87	\$16,013,995 29
49	Average amount in each account	\$2,829 00	\$2,127 00
50	Number of real estate loans October 31	2,886	5,508
51	Average real estate loan	\$9,782 00	\$9,764 00
52	Number of other loans October 31	546	398
53	Average other loan	\$995 00	\$1,363 00
54	*Gross income received during period	\$1,868,700 73	\$4,125,681 79
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$146,001 14	\$261,977 40
56	*Bank building occupancy	9,531 43	87,657 96
57	Advertising	17,458 08	32,268 83
58	Contributions, etc.	4,990 81	8,550 00
59	State tax	—	52,544 09
60	Miscellaneous	70,652 55	129,592 82
61	Total of above costs per \$1,000 of deposits	7 06	7 34

*Includes 3% of amount invested in banking premises.

NEW BEDFORD		NEWBURYPORT		NEWTON	
NEW BEDFORD INSTITUTION FOR SAVINGS		INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK
\$641,174 03	\$35,581 18	\$60,441 78	\$210,162 41	\$188,668 11	1
425,615 45	553,272 64	209,851 27	937,491 55	448,023 83	2
42,388,107 13	15,868,475 53	3,827,955 37	19,522,234 17	15,546,276 27	3
	2,266,202 56				4
6,720,474 12	6,225,194 31	3,681,838 35	678,373 64	1,123,167 81	5
4,978,895 18	1,919,099 57	1,466,364 81	6,600,262 29	2,009,576 00	6
61,325,030 71	3,299,230 27	9,689,086 88	80,159,774 33	24,552,610 65	7
5,989,349 90		2,007,077 96	10,441,332 29	1,064,661 05	8
3,788,905 74		395,190 41	5,365,026 74		9
			9,356,589 94		10
			20,970,970 46		11
	3,335 41	89,659 93	690,743 21	174,252 67	12
1,536,578 37	697,896 64	376,576 60	3,204,798 61	1,149,411 24	13
628,866 30	7,146 50	60,977 97	987,828 24	247,519 64	14
171,370 65	20,879 64	32,220 14	312,963 40	21,575 80	15
153,867 48		14,372 12	16,045 72		16
2,543 84		10,699 18		1,295 76	17
50,927 25			409,732 73	41,161 51	18
151,309 19	32,555 86	28,962 52	128,267 10	26,143 05	19
1 00	1 00	1 00	47,611 18	1 00	20
60,985 62	2,844 11	14,315 08	871,823 88	2,382 18	21
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	22
\$115,116,027 04	\$27,436,921 30	\$19,171,381 84	\$113,772,861 59	\$32,604,770 23	23
			31,534,523 57	8,911,851 43	24
1,006,213 50		194,952 00	522,539 00	259,310 50	25
					26
7,733 63		16,411 53	775,819 65	21,798 87	27
1,686,113 01	47,798 68	200,179 93	622,464 31	477,584 68	28
177,372 90	11,984 12	55,766 87	25,663 96	48,834 68	29
387,791 87	23,880 17		2,045,921 13	559,939 23	30
91,595 99	1,775 39	25,811 51	117,627 04	7,627 68	31
7,000,000 00	2,031,947 61	1,229,900 00	5,609,722 76	1,771,500 00	32
6.03	7.41	6.35	3.85	4.24	33
3,541,154 02	1,377,407 95	1,071,187 69	5,884,888 88	1,933,509 27	34
3.05	5.02	5.53	4.04	4.63	35
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	36
					37
52,941	11,831	10,204	58,184	17,375	38
5,352	786	800	8,860	2,181	39
4,056	850	811	8,524	1,768	40
54,237	11,767	10,193	58,520	17,788	41
4 1/4	4 1/4	4 1/4	4	4	42
\$4,584,675 66	\$1,115,655 68	\$766,189 57	\$5,308,179 10	\$1,517,869 25	43
154,794	14,935	26,981	175,065	57,786	44
81,434	11,783	13,825	84,449	30,323	45
\$29,842,051 94	\$4,497,613 39	\$3,945,675 98	\$58,156,818 83	\$17,583,716 20	46
\$25,424,786 85	\$4,555,296 59	\$3,879,810 05	\$48,933,904 70	\$15,147,536 94	47
\$2,122 00	\$2,332 00	\$1,882 00	\$2,466 00	\$2,334 00	48
5,782	650	1,973	8,237	1,906	49
\$12,297 00	\$5,076 00	\$6,128 00	\$15,332 00	\$13,440 00	50
662	323	530	2,744	818	51
\$2,321 00	\$2,171 00	\$880 00	\$1,420 00	\$1,618 00	52
\$5,959,835 44	\$1,291,023 96	\$1,063,700 82	\$7,467,495 86	\$2,093,592 61	53
					54
\$395,704 79	\$68,317 96	\$95,327 07	\$546,750 98	\$147,169 05	55
119,378 72	8,037 92	15,566 09	144,996 26	43,303 75	56
47,891 94	2,353 66	5,740 21	50,018 61	11,416 48	57
15,793 63	2,350 00	2,050 00	10,000 00	3,100 00	58
1,202 55	20,740 04	21,188 84	72,444 08	397 95	59
199,806 96	31,594 48	61,410 82	252,669 29	63,901 82	60
6 77	4 87	10 49	7 41	6 48	61

		NORTH ADAMS	NORTH- AMPTON
		NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK
	Assets		
1	Cash, checks and items	\$64,949 00	\$94,634 98
2	Due from banks	386,698 13	301,855 20
3	U. S. Government obligations, direct and fully guaranteed	6,470,372 21	4,326,085 43
4	State, county and municipal obligations	—	526,468 25
5	Other bonds, notes and debentures	122,088 01	467,680 47
6	Bank and fire insurance company stocks, etc.	1,598,157 48	393,158 69
7	Real estate loans (conventional)	22,674,988 10	8,789,275 16
8	G.I. loans (in-state)	2,492,633 34	1,361,797 08
9	F.H.A. loans (in-state)	387,453 76	612,615 04
10	G.I. loans (out-of-state)	2,827,433 90	682,587 70
11	F.H.A. loans (out-of-state)	2,375,558 12	1,630,029 90
12	Personal loans	854,627 08	128,165 67
13	Other loans	531,217 26	270,022 59
14	Banking premises	233,903 24	90,425 92
15	Furniture and fixtures	74,561 94	14,177 48
16	Other real estate owned, etc.	58,230 29	765 71
17	Taxes and insurance paid on mortgaged properties	229 80	—
18	Mortgage acquisition costs	39,334 87	—
19	Mutual Savings Central Fund, Inc.	52,163 97	17,512 76
20	Deposit Insurance Fund	1 00	2,941 11
21	All other assets	80,069 89	2,774 32
22	Total	\$41,324,671 39	\$19,712,973 46
	Liabilities		
23	Ordinary deposits	\$30,001,321 29	\$11,846,026 04
24	Special Notice Account deposits	5,810,057 92	5,131,474 46
25	Systematic Savings Account deposits	24,584 75	—
26	Club deposits	287,647 50	108,524 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	306,228 28	105,079 53
30	Due to mortgagors	513,738 08	182,223 85
31	Mortgagors' payments not applied	317,153 51	483,340 84
32	Net interim income	148,842 97	31,357 45
33	All other liabilities	358,912 49	12,555 47
34	Guaranty Fund	1,829,300 00	692,200 00
35	Percentage to total deposits	5.06	4.05
36	Other surplus accounts	1,726,884 60	1,120,191 82
37	Percentage to total deposits	4.78	6.55
38	Total	\$41,324,671 39	\$19,712,973 46
	General Information		
39	Number of deposit accounts October 31, 1964	17,703	7,045
40	Number of deposit accounts opened during period	1,783	1,116
41	Number of deposit accounts closed during period	2,014	859
42	Number of accounts October 31, 1965	17,472	7,302
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	1,408,674 65	655,433 50
45	Number of deposits made during period	49,741	18,471
46	Number of withdrawals made during period	30,483	9,932
47	Amount deposited during period	\$9,944,241 04	\$4,197,045 51
48	Amount withdrawn during period	\$9,541,496 15	\$3,751,560 25
49	Average amount in each account	\$2,049 00	\$2,298 00
50	Number of real estate loans October 31	3,381	1,549
51	Average real estate loan	\$9,097 00	\$8,441 00
52	Number of other loans October 31	1,742	473
53	Average other loan	\$795 00	\$842 00
54	*Gross income received during period	\$1,980,730 18	\$900,748 73
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$200,092 08	\$79,014 69
56	*Bank building occupancy	16,331 29	16,074 77
57	Advertising	16,189 15	4,229 48
58	Contributions, etc.	2,650 00	1,539 56
59	State tax	15,448 83	4,637 05
60	Miscellaneous	97,445 84	35,096 26
61	Total of above costs per \$1,000 of deposits	9 71	8 28

*Includes 3% of amount invested in banking premises.

NORTHAMPTON		NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	
NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	
\$85,859 83	\$127,511 42	\$195,867 88	\$116,260 89	\$32,410 35	1
181,518 82	525,671 24	368,578 43	444,207 33	301,064 87	2
3,789,343 92	14,860,025 21	11,504,904 97	4,616,815 61	2,212,154 09	3
—	—	—	—	—	4
1,349,249 08	2,779,815 55	170,632 80	221,595 97	—	5
759,315 26	757,853 34	1,610,204 45	861,411 54	283,032 57	6
8,270,640 86	7,146,393 47	23,525,612 10	10,391,150 88	3,982,959 93	7
882,802 05	1,355,889 09	3,963,365 17	1,231,287 33	164,627 54	8
318,269 10	1,309,077 04	6,366,873 23	—	—	9
2,831,084 61	364,569 56	1,396,598 39	—	—	10
2,190,974 62	1,796,121 68	3,320,488 91	—	—	11
33,152 10	10,007 73	277,576 37	3,119 37	—	12
373,628 15	478,673 04	624,543 00	188,435 31	144,373 41	13
118,574 27	73,992 65	211,610 12	—	8,047 35	14
15,786 13	31,843 27	90,264 33	14,031 46	3,781 41	15
85,094 46	14,072 29	80,583 17	—	—	16
—	—	—	—	—	17
—	273 18	—	—	16,165 75	18
19,944 92	50,704 93	57,096 06	23,987 21	6,235 07	19
1 00	4,749 80	28,487 70	1 00	1 00	20
13,681 73	6,547 59	3,272 98	13,085 66	411 12	21
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	22
\$12,933,302 18	\$27,903,076 70	\$47,242,038 04	\$13,918,022 46	\$5,630,050 77	23
6,377,367 26	—	—	1,639,485 99	576,539 75	24
—	—	—	—	—	25
100,323 50	139,471 75	345,451 25	147,800 00	—	26
—	—	—	—	—	27
87,598 82	39,059 90	119,283 10	16,607 78	—	28
105,071 79	390,717 02	999,261 29	267,072 24	20,190 58	29
52,768 11	56,074 61	667,083 64	456,533 07	14,916 77	30
336,478 12	59,723 98	9,882 09	—	97,801 50	31
1,933 73	8,194 15	65,563 01	25,776 30	53 64	32
819,500 00	2,020,100 00	2,226,500 00	877,133 00	410,868 92	33
4.22	7.20	4.68	5.58	6.62	34
504,577 40	1,077,373 97	2,121,497 64	776,958 82	404,842 53	35
2.60	3.84	4.46	4.95	6.52	36
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	37
10,527	13,416	18,792	9,066	3,904	38
1,205	1,166	1,964	952	360	39
954	1,336	1,690	741	557	40
10,778	13,246	19,066	9,277	3,907	41
4	4	4 1/4	4 1/4	4 1/4	42
\$712,652 45	\$1,046,644 55	\$1,831,955 12	\$600,376 28	\$245,378 71	43
24,677	22,484	58,088	24,751	5,990	44
10,301	15,846	31,858	10,667	3,765	45
\$5,360,512 90	\$6,494,970 87	\$13,465,540 96	\$4,788,908 27	\$1,258,999 65	46
\$4,400,683 82	\$5,822,088 86	\$10,701,792 47	\$3,174,652 93	\$1,012,751 88	47
\$1,792 00	\$2,074 00	\$2,478 00	\$1,677 00	\$1,589 00	48
1,404	1,446	4,175	1,440	647	49
\$10,323 00	\$8,279 00	\$9,239 00	\$8,071 00	\$6,410 00	50
250	368	1,020	166	101	51
\$1,627 00	\$1,328 00	\$884 00	\$1,154 00	\$1,429 00	52
\$953,794 29	\$1,299,802 38	\$2,472,682 92	\$800,719 97	\$318,031 91	53
\$72,020 45	\$111,139 78	\$186,632 22	\$68,620 75	\$27,177 25	54
23,877 50	22,393 14	43,908 48	9,621 75	3,883 33	55
4,982 38	5,283 82	18,488 35	3,597 61	2,730 17	56
2,425 16	3,308 45	10,817 54	2,283 18	579 80	57
26,311 08	13,417 45	7,744 72	566 81	—	58
34,142 16	49,036 25	104,709 20	36,143 06	12,707 96	59
8 48	7 33	7 88	7 77	7 59	60
					61

		NORWELL	ORANGE
		SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$58,452 60	\$17,907 55
2	Due from banks	166,123 47	170,730 14
3	U. S. Government obligations, direct and fully guaranteed	1,268,721 95	885,163 05
4	State, county and municipal obligations	45,000 00	—
5	Other bonds, notes and debentures	1,081,641 12	406,667 82
6	Bank and fire insurance company stocks, etc.	271,759 21	438,198 04
7	Real estate loans (conventional)	5,720,929 20	4,123,101 32
8	G.I. loans (in-state)	38,540 71	428,705 48
9	F.H.A. loans (in-state)	—	405,122 73
10	G.I. loans (out-of-state)	—	54,143 11
11	F.H.A. loans (out-of-state)	—	267,863 37
12	Personal loans	—	15,667 27
13	Other loans	265,322 64	87,338 89
14	Banking premises	7,075 50	22,618 41
15	Furniture and fixtures	13,232 59	10,600 82
16	Other real estate owned, etc.	—	31,525 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	10,758 58
19	Mutual Savings Central Fund, Inc.	8,250 83	12,803 56
20	Deposit Insurance Fund	1 00	10,491 46
21	All other assets	1,827 91	62,851 05
22	Total	\$8,946,878 73	\$7,462,258 58
Liabilities			
23	Ordinary deposits	\$7,993,478 15	\$4,660,050 68
24	Special Notice Account deposits	—	2,047,725 50
25	Systematic Savings Account deposits	—	—
26	Club deposits	5,609 00	45,642 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	13,420 93
30	Due to mortgagors	140,440 16	41,232 45
31	Mortgagors' payments not applied	77,121 24	24,901 48
32	Net interim income	92,219 41	—
33	All other liabilities	4,012 73	1,162 53
34	Guaranty Fund	435,500 00	355,045 00
35	Percentage to total deposits	5.44	5.26
36	Other surplus accounts	198,498 94	273,077 76
37	Percentage to total deposits	2.48	4.04
38	Total	\$8,946,878 73	\$7,462,258 58
General Information			
39	Number of deposit accounts October 31, 1964	4,367	5,345
40	Number of deposit accounts opened during period	365	1,342
41	Number of deposit accounts closed during period	288	409
42	Number of accounts October 31, 1965	4,444	6,278
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$315,878 88	\$256,277 03
45	Number of deposits made during period	8,830	11,549
46	Number of withdrawals made during period	5,572	5,640
47	Amount deposited during period	\$2,140,875 26	\$2,356,511 72
48	Amount withdrawn during period	\$2,010,357 30	\$1,624,830 43
49	Average amount in each account	\$1,790 00	\$1,068 00
50	Number of real estate loans October 31	705	693
51	Average real estate loan	\$8,169 00	\$7,618 00
52	Number of other loans October 31	117	124
53	Average other loan	\$2,268 00	\$831 00
54	*Gross income received during period	\$420,358 06	\$333,802 18
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$33,784 54	\$28,472 55
56	*Bank building occupancy	7,882 51	4,791 53
57	Advertising	2,177 70	2,417 20
58	Contributions, etc.	516 11	502 06
59	State tax	2,577 71	1,464 23
60	Miscellaneous	14,327 02	23,403 41
61	Total of above costs per \$1,000 of deposits	7 67	9 09

*Includes 3% of amount invested in banking premises.

PALMER	PEABODY	PITTSFIELD		PLYMOUTH	
PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	
\$58,467 47	\$293,424 88	\$230,518 55	\$382,778 56	\$38,365 82	1
115,127 09	373,922 27	400,538 32	110,898 40	142,392 20	2
6,529,255 93	12,237,567 37	16,479,712 58	4,314,450 69	2,134,733 13	3
1,411,688 57	—	—	—	—	4
76,000 00	2,834,998 25	—	277,001 21	119,860 26	5
1,248,731 79	2,562,734 94	1,632,724 27	3,656,453 93	277,336 08	6
11,982,786 56	25,712,022 63	19,411,153 30	22,980,362 99	6,560,968 10	7
1,754,956 73	3,223,587 15	7,016,357 52	4,238,703 39	265,007 22	8
797,771 95	815,340 85	2,927,973 26	1,125,149 47	—	9
2,985,688 81	666,778 05	10,570,382 25	6,874,351 30	431,764 94	10
—	—	2,652,014 49	14,358,629 27	491,073 91	11
93,772 58	150 00	653,040 52	2,023,366 05	94,008 24	12
324,889 60	255,811 26	410,548 55	2,316,518 75	209,582 44	13
174,204 45	399,609 10	159,951 47	420,650 93	110,172 80	14
24,126 05	95,430 25	30,758 15	65,988 82	36,922 91	15
14 85	263,319 75	21,729 36	62,957 57	—	16
440 13	—	—	822 85	—	17
10,772 85	44,363 87	—	77,720 13	—	18
32,291 20	31,262 51	54,563 96	52,701 61	14,602 28	19
1 00	1 00	9,731 63	1 00	1 00	20
3,922 51	20,072 85	231,288 42	215,152 94	7,618 15	21
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	22
\$19,109,020 00	\$43,510,815 32	\$48,891,281 13	\$35,107,394 17	\$7,936,236 45	23
4,836,030 12	—	6,131,493 76	20,895,149 23	1,713,980 83	24
—	—	—	—	—	25
77,186 75	284,428 00	15,930 50	394,739 50	35,043 25	26
—	—	—	—	—	27
132,880 70	24,779 36	713,939 65	794,766 38	43,127 39	28
92,531 65	1,041,840 38	153,151 28	291,839 11	144,697 64	29
175,459 18	295,256 98	206,798 91	880,133 05	44,774 39	30
105,116 68	30,083 16	—	—	153,991 23	31
15,800 32	20,626 18	84,281 73	84,981 66	4,903 22	32
1,520,000 00	2,024,216 14	3,473,500 00	2,447,750 00	494,471 37	33
6.32	4.62	6.31	4.34	5.11	34
1,560,884 72	2,598,351 46	3,222,609 64	2,657,906 76	363,183 71	35
6.49	5.93	5.86	4.71	3.75	36
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	37
10,459	20,404	24,071	29,176	6,628	39
1,408	2,394	2,206	3,185	827	40
1,379	1,833	2,156	3,332	941	41
10,488	20,965	24,121	29,029	6,514	42
4 1/2	4.30	4 3/4	4	4 1/2	43
\$945,369 55	\$1,724,297 98	\$2,227,345 61	\$2,197,760 23	\$341,951 93	44
21,978	71,897	50,274	70,100	11,503	45
8,473	32,056	26,656	43,009	8,629	46
\$4,909,253 08	\$11,934,747 47	\$9,948,758 30	\$13,552,993 15	\$3,278,350 61	47
\$4,387,171 20	\$9,893,286 33	\$9,698,753 67	\$12,263,140 86	\$2,301,718 52	48
\$2,277 00	\$2,075 00	\$2,280 00	\$1,929 00	\$1,477 00	49
2,095	2,188	4,311	3,594	924	50
\$8,363 00	\$13,902 00	\$9,876 00	\$13,794 00	\$8,386 00	51
385	253	1,140	3,970	300	52
\$1,087 00	\$1,012 00	\$933 00	\$1,093 00	\$1,012 00	53
\$1,277,397 39	\$2,289,423 10	\$3,097,788 35	\$3,214,755 03	\$502,865 99	54
\$85,235 38	\$217,326 07	\$272,618 16	\$260,019 11	\$44,429 15	55
31,436 15	63,995 53	49,517 32	66,723 53	15,535 31	56
6,574 67	29,611 14	25,836 51	55,920 79	5,088 77	57
2,377 58	5,539 46	6,349 66	8,915 00	1,993 70	58
2,781 13	11,126 77	25,307 77	90,000 00	2,216 84	59
51,638 32	110,543 06	136,010 52	215,666 11	26,977 46	60
7 51	10 07	9 37	12 45	9 97	61

		PLYMOUTH	PROVINCE-TOWN
		PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK
Assets			
1	Cash, checks and items	\$135,994 60	\$117,400 41
2	Due from banks	522,020 45	132,831 34
3	U. S. Government obligations, direct and fully guaranteed	4,196,826 22	2,920,654 73
4	State, county and municipal obligations	—	20,008 64
5	Other bonds, notes and debentures	436,668 40	5,205 00
6	Bank and fire insurance company stocks, etc.	365,680 15	654,205 24
7	Real estate loans (conventional)	14,590,637 36	6,994,508 65
8	G.I. loans (in-state)	1,293,544 03	—
9	F.H.A. loans (in-state)	484,170 97	—
10	G.I. loans (out-of-state)	—	260,740 95
11	F.H.A. loans (out-of-state)	867,920 28	544,259 66
12	Personal loans	321,340 47	92,332 05
13	Other loans	653,418 63	273,631 96
14	Banking premises	255,641 16	203,297 99
15	Furniture and fixtures	65,398 52	37,020 40
16	Other real estate owned, etc.	22,061 90	—
17	Taxes and insurance paid on mortgaged properties	61 74	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	24,634 86	9,457 02
20	Deposit Insurance Fund	5,383 38	1 00
21	All other assets	21,597 75	3,395 39
22	Total	\$24,263,000 87	\$12,268,950 43
Liabilities			
23	Ordinary deposits	\$16,290,888 84	\$10,875,507 04
24	Special Notice Account deposits	5,165,732 42	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	155,882 25	64,480 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	62,143 28	35,189 01
30	Due to mortgagors	349,667 08	79,204 38
31	Mortgagors' payments not applied	522,486 44	57,483 17
32	Net interim income	31,468 16	166,288 86
33	All other liabilities	5,782 54	1,784 84
34	Guaranty Fund	1,036,400 00	420,823 27
35	Percentage to total deposits	4.79	3.85
36	Other surplus accounts	642,549 86	568,189 86
37	Percentage to total deposits	2.97	5.19
38	Total	\$24,263,000 87	\$12,268,950 43
General Information			
39	Number of deposit accounts October 31, 1964	15,023	4,294
40	Number of deposit accounts opened during period	2,110	672
41	Number of deposit accounts closed during period	1,962	473
42	Number of accounts October 31, 1965	15,171	4,493
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2
44	Amount of all dividends paid during period	\$800,720 36	\$401,315 78
45	Number of deposits made during period	44,379	11,174
46	Number of withdrawals made during period	25,701	8,346
47	Amount deposited during period	\$8,812,999 32	\$3,711,964 89
48	Amount withdrawn during period	\$7,533,671 39	\$2,614,927 52
49	Average amount in each account	\$1,403 00	\$2,421 00
50	Number of real estate loans October 31	2,173	658
51	Average real estate loan	\$7,932 00	\$11,853 00
52	Number of other loans October 31	786	227
53	Average other loan	\$1,240 00	\$1,612 00
54	*Gross income received during period	\$1,117,301 22	\$585,342 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,359 31	\$50,868 15
56	*Bank building occupancy	32,657 11	19,130 77
57	Advertising	6,368 22	3,829 16
58	Contributions, etc.	1,200 00	200 00
59	State tax	4,453 79	3,537 45
60	Miscellaneous	61,659 31	24,900 69
61	Total of above costs per \$1,000 of deposits	10 99	9 42

*Includes 3% of amount invested in banking premises.

QUINCY	RANDOLPH	READING	ROCKLAND	ROCKPORT	
QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	
\$440,163 51	\$63,207 98	\$108,779 24	\$145,267 29	\$48,163 15	1
712,264 80	464,679 27	143,382 69	146,164 01	85,398 91	2
21,168,083 45	4,146,752 87	3,698,666 32	3,247,274 64	1,418,673 72	3
555,127 67	—	30,000 00	—	—	4
4,243,011 93	528,049 96	647,815 50	140,000 00	—	5
1,168,527 50	405,535 07	365,061 76	343,476 51	145,597 71	6
45,817,277 89	12,827,690 90	8,148,311 18	6,652,994 45	3,250,712 37	7
909,873 73	546,506 28	1,655,679 43	1,887,800 34	121,236 39	8
3,154,261 34	—	979,382 06	1,286,150 71	—	9
—	—	—	674,282 51	—	10
127,281 00	166,287 71	—	1,104,602 40	—	11
1,949,631 44	225,653 40	47,091 43	61,867 63	27,007 32	12
318,756 45	360,848 85	434,668 63	222,672 56	266,213 25	13
103,804 58	169,142 81	163,716 81	79,287 09	27,240 77	14
95,247 05	30,471 23	27,723 01	32,908 02	5,041 06	15
5,558 12	—	—	18,620 59	—	16
—	826 33	113 90	104 80	—	17
88,239 04	17,936 58	13,579 12	40 04	—	18
1 00	1 00	5,127 96	24,095 03	1 00	19
13,108 16	2,293 75	12,405 95	1 00	5,420 71	20
—	—	—	4,675 19	2,569 55	21
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	22
\$62,835,463 04	\$18,213,808 86	\$14,950,775 63	\$14,233,058 03	\$4,821,847 61	23
8,678,975 32	—	—	—	—	24
—	—	—	—	—	25
533,714 00	99,057 50	89,572 00	53,955 00	31,522 75	26
—	—	—	—	—	27
33,995 30	27,199 31	5,325 68	29,360 05	2,101 62	28
720,592 48	128,856 79	101,213 95	212,194 51	84,146 46	29
263,943 55	209,075 55	146,344 53	125,120 67	27,763 43	30
182,955 56	66,764 49	103,181 36	52,408 36	17,109 43	31
119,768 43	15,754 74	10,527 22	19,585 29	13,982 05	32
3,781,800 00	762,896 79	543,000 00	849,155 00	185,736 00	33
5.25	4.17	3.61	5.94	3.83	34
3,719,010 98	432,469 96	531,564 62	497,447 90	219,066 56	35
5.16	2.36	3.53	3.48	4.51	36
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	37
33,581	14,074	12,831	10,431	3,027	38
3,700	1,929	1,521	1,170	225	39
3,171	1,641	1,206	1,185	261	40
34,110	14,362	13,146	10,416	2,991	41
4 1/4	4 1/4	4	4 1/4	4	42
\$2,820,460 91	\$696,345 42	\$543,011 40	\$557,255 12	\$177,595 73	43
98,702	40,942	36,403	23,203	8,052	44
56,132	23,496	20,669	15,235	4,644	45
\$22,327,432 12	\$5,746,712 87	\$6,055,836 39	\$3,566,582 56	\$1,373,990 56	46
\$18,498,282 64	\$5,021,696 77	\$5,490,864 69	\$3,647,620 64	\$1,341,626 00	47
\$2,097 00	\$1,268 00	\$1,131 00	\$1,366 00	\$1,604 00	48
3,955	1,427	1,136	1,427	465	49
\$12,612 00	\$9,489 00	\$9,492 00	\$8,133 00	\$7,251 00	50
960	725	388	348	226	51
\$2,163 00	\$809 00	\$1,242 00	\$818 00	\$1,297 00	52
\$3,764,393 93	\$958,470 10	\$804,730 97	\$768,773 78	\$249,571 64	53
—	—	—	—	—	54
\$309,716 81	\$100,443 55	\$77,623 49	\$88,656 62	\$27,375 31	55
74,401 21	26,684 96	22,127 23	11,389 97	6,159 22	56
40,759 09	4,560 68	7,804 20	3,968 97	2,137 47	57
8,719 72	700 00	1,830 60	20 00	324 39	58
—	1,028 02	—	4,059 46	76 12	59
143,246 05	51,596 37	41,411 99	45,268 70	13,072 15	60
8 07	10 16	10 08	10 77	10 20	61

		SALEM	
		SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$282,250 53	\$671,411 77
2	Due from banks	1,015,873 33	1,078,619 22
3	U. S. Government obligations, direct and fully guaranteed	17,661,101 56	18,260,898 86
4	State, county and municipal obligations	688,330 77	—
5	Other bonds, notes and debentures	7,703,394 84	3,303,908 04
6	Bank and fire insurance company stocks, etc.	4,099,483 56	5,930,771 08
7	Real estate loans (conventional)	43,816,490 58	60,196,940 98
8	G.I. loans (in-state)	3,039,771 22	13,834,296 27
9	F.H.A. loans (in-state)	1,173,099 70	9,223,227 57
10	G.I. loans (out-of-state)	—	3,726,913 90
11	F.H.A. loans (out-of-state)	—	1,931,998 55
12	Personal loans	59,279 57	349,469 27
13	Other loans	835,291 48	1,224,477 33
14	Banking premises	228,448 91	254,603 23
15	Furniture and fixtures	46,477 12	114,803 05
16	Other real estate owned, etc.	—	11,549 99
17	Taxes and insurance paid on mortgaged properties	6,018 18	—
18	Mortgage acquisition costs	62,649 56	398,735 35
19	Mutual Savings Central Fund, Inc.	100,671 89	105,082 27
20	Deposit Insurance Fund	1 00	27,522 05
21	All other assets	5,804 03	156,429 17
22	Total	\$80,824,437 83	\$120,801,657 95
Liabilities			
23	Ordinary deposits	\$69,325,814 16	\$107,502,643 19
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	239,530 00	617,598 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	43,783 75	183,309 93
30	Due to mortgagors	842,200 83	1,899,371 93
31	Mortgagors' payments not applied	519,053 32	747,640 48
32	Net interim income	113,334 00	—
33	All other liabilities	25,794 81	57,101 75
34	Guaranty Fund	4,529,500 00	4,912,728 81
35	Percentage to total deposits	6.51	4.54
36	Other surplus accounts	5,185,426 96	4,881,263 86
37	Percentage to total deposits	7.45	4.51
38	Total	\$80,824,437 83	\$120,801,657 95
General Information			
39	Number of deposit accounts October 31, 1964	24,100	43,446
40	Number of deposit accounts opened during period	2,335	5,706
41	Number of deposit accounts closed during period	2,339	4,654
42	Number of accounts October 31, 1965	24,096	44,498
43	Annual rate of ordinary and extra dividends paid during period	4%	4 1/4
44	Amount of all dividends paid during period	\$2,839,795 15	\$4,275,748 89
45	Number of deposits made during period	56,904	150,364
46	Number of withdrawals made during period	31,628	67,863
47	Amount deposited during period	\$14,016,729 19	\$32,457,432 51
48	Amount withdrawn during period	\$12,911,819 84	\$28,306,334 19
49	Average amount in each account	\$2,867 00	\$2,416 00
50	Number of real estate loans October 31	3,942	6,592
51	Average real estate loan	\$12,184 00	\$13,488 00
52	Number of other loans October 31	716	1,233
53	Average other loan	\$1,249 00	\$1,276 00
54	*Gross income received during period	\$3,587,595 54	\$5,598,671 03
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$245,322 72	\$381,863 71
56	*Bank building occupancy	35,091 68	85,864 41
57	Advertising	22,523 09	47,577 82
58	Contributions, etc.	3,800 00	2,950 00
59	State tax	2,525 90	30,947 03
60	Miscellaneous	117,025 81	232,296 64
61	Total of above costs per \$1,000 of deposits	6 15	7 27

*Includes 3% of amount invested in banking premises.

SHELBURNE	SOMERVILLE		SOUTH-BRIDGE	SPENCER	
SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	SOUTHBIDGE SAVINGS BANK	SPENCER SAVINGS BANK	
\$29,488 06	\$96,407 86	\$73,304 67	\$103,765 19	\$36,823 65	1
83,133 17	219,417 32	322,706 86	206,392 16	379,031 67	2
1,072,877 97	2,488,940 87	7,711,319 94	5,734,268 83	1,927,380 98	3
25,824 77	—	—	125,904 87	253,108 27	4
137,704 67	599,994 16	1,446,704 98	792,750 64	1,096,797 86	5
377,949 04	903,349 51	966,479 77	653,912 10	782,500 62	6
3,245,493 37	8,948,791 50	8,171,331 60	13,153,913 41	6,226,955 56	7
266,860 56	2,059,178 94	2,468,487 64	1,600,854 58	—	8
53,882 04	—	1,362,833 21	—	—	9
—	—	498,421 28	2,488,743 71	—	10
946,383 06	—	5,365,326 29	1,309,493 08	—	11
38,433 54	25,919 58	17,330 00	37,281 00	—	12
212,930 04	210,475 54	216,444 04	260,683 71	260,405 67	13
63,900 00	89,455 46	72,089 21	148,730 90	29,267 68	14
13,225 47	29,047 03	22,476 21	14,034 31	3,954 80	15
34,135 97	—	—	37,100 76	12,886 75	16
—	26,254 71	—	320 35	1,110 31	17
9,985 73	11,314 95	44,813 20	31,730 79	12,880 34	18
1 00	1 00	32,106 76	1 00	1 00	19
9,352 04	2,671 45	42,625 49	3,211 33	1,818 32	20
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	21
\$4,520,532 70	\$12,084,810 15	\$24,800,344 99	\$23,776,147 60	\$9,776,973 29	22
1,433,701 00	1,785,915 09	—	—	—	23
—	—	—	—	—	24
38,816 75	185,651 00	288,289 00	80,519 00	—	25
—	—	—	—	—	26
34,270 52	10,730 92	129,675 90	88,121 20	17,043 27	27
84,078 94	37,395 50	93,450 00	158,730 58	33,875 92	28
14,081 52	185,061 55	103,449 66	108,713 80	24,792 80	29
13,236 68	25,442 85	429,315 47	—	—	30
615 75	9,619 83	6,852 92	326 74	1,642 55	31
285,177 63	566,500 00	1,760,000 00	1,248,500 00	664,766 12	32
4.76	4.03	7.02	5.23	6.79	33
197,049 01	820,092 99	1,223,423 21	1,242,033 80	505,829 53	34
3.29	5.83	4.88	5.21	5.17	35
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	36
4,894	9,128	12,943	10,040	6,185	37
390	1,147	649	861	518	38
397	1,262	1,034	965	504	39
4,887	9,013	12,558	9,936	6,199	40
4	4	444	444	444	41
\$221,598 63	\$500,548 27	\$1,001,800 13	\$1,251,355 20	\$396,151 94	42
11,487	22,289	19,706	24,835	12,269	43
5,459	13,500	12,361	13,252	6,407	44
\$1,431,143 31	\$5,226,991 88	\$4,326,205 34	\$5,417,146 27	\$1,873,308 02	45
\$1,165,947 67	\$4,001,203 90	\$4,457,751 74	\$4,948,396 56	\$1,953,126 90	46
\$1,218 00	\$1,539 00	\$1,944 00	\$2,377 00	\$1,572 00	47
772	995	1,291	1,861	1,132	48
\$5,845 00	\$11,063 00	\$13,839 00	\$9,969 00	\$5,501 00	49
266	222	168	296	174	50
\$945 00	\$1,065 00	\$1,392 00	\$1,006 00	\$1,497 00	51
\$313,063 00	\$759,571 57	\$1,463,218 22	\$1,218,715 85	\$505,059 18	52
\$32,771 37	\$83,281 40	\$118,237 40	\$91,936 74	\$36,852 63	53
8,153 08	22,841 58	29,297 31	20,201 84	8,083 59	54
1,759 84	5,486 13	6,570 22	8,855 85	9,271 99	55
702 30	884 00	3,096 74	875 00	100 00	56
5,827 96	—	9,920 47	15,101 17	3,756 27	57
17,394 66	41,932 73	48,555 25	43,996 12	19,456 80	58
11 19	11 13	8 70	7 61	7 93	59

		SPRINGFIELD	
		HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$137,353 82	\$355,336 40
2	Due from banks	769,477 21	163,353 68
3	U. S. Government obligations, direct and fully guaranteed	9,260,094 30	20,333,338 09
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	379,758 74	300,268 75
6	Bank and fire insurance company stock, etc.	1,233,912 45	1,846,275 55
7	Real estate loans (conventional)	14,558,672 04	32,025,544 46
8	G.I. loans (in-state)	3,940,329 72	9,334,960 72
9	F.H.A. loans (in-state)	2,429,730 38	6,800,855 50
10	G.I. loans (out-of-state)	3,237,666 22	10,978,471 49
11	F.H.A. loans (out-of-state)	4,682,826 72	10,357,576 26
12	Personal loans	386,289 17	210,138 77
13	Other loans	610,169 00	1,309,632 98
14	Banking premises	373,026 10	436,683 88
15	Furniture and fixtures	19,915 92	137,757 73
16	Other real estate owned, etc.	53,802 07	88,012 01
17	Taxes and insurance paid on mortgaged properties	—	13,097 58
18	Mortgage acquisition costs	541 44	515 92
19	Mutual Savings Central Fund, Inc.	47,367 31	105,448 62
20	Deposit Insurance Fund	6,505 00	29,161 20
21	All other assets	60,697 62	23,973 23
22	Total	\$42,188,135 23	\$94,850,402 82
Liabilities			
23	Ordinary deposits	\$27,947,285 35	\$65,968,665 20
24	Special Notice Account deposits	10,408,025 80	18,083,439 08
25	Systematic Savings Account deposits	—	—
26	Club deposits	25,029 00	206,642 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	260,748 88	401,912 25
30	Due to mortgagors	134,127 87	376,020 57
31	Mortgagors' payments not applied	69,142 94	2,403,340 91
32	Net interim income	—	958,666 58
33	All other liabilities	26,858 63	160,790 04
34	Guaranty Fund	1,852,000 00	3,718,000 00
35	Percentage to total deposits	4.83	4.41
36	Other surplus accounts	1,464,916 76	2,572,926 19
37	Percentage to total deposits	3.82	3.05
38	Total	\$42,188,135 23	\$94,850,402 82
General Information			
39	Number of deposit accounts October 31, 1964	11,218	36,080
40	Number of deposit accounts opened during period	962	3,194
41	Number of deposit accounts closed during period	1,098	4,207
42	Number of accounts October 31, 1965	11,082	35,067
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,479,320 34	\$3,223,327 02
45	Number of deposits made during period	19,739	80,490
46	Number of withdrawals made during period	9,789	42,095
47	Amount deposited during period	\$8,475,845 74	\$19,706,258 36
48	Amount withdrawn during period	\$6,724,244 51	\$17,610,022 23
49	Average amount in each account	\$3,461 00	\$2,397 00
50	Number of real estate loans October 31	3,022	7,231
51	Average real estate loan	\$9,546 00	\$9,611 00
52	Number of other loans October 31	1,321	1,420
53	Average other loan	\$754 00	\$1,070 00
54	*Gross income received during period	\$1,934,752 64	\$4,338,057 78
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$139,947 79	\$334,114 48
56	*Bank building occupancy	38,257 00	59,598 32
57	Advertising	14,344 39	35,775 92
58	Contributions, etc.	2,949 00	16,510 96
59	State tax	24,064 00	67,137 84
60	Miscellaneous	67,004 65	166,499 60
61	Total of above costs per \$1,000 of deposits	7 47	8 08

*Includes 3% of amount invested in banking premises.

SPRINGFIELD	STONEHAM	TAUNTON		UXBRIDGE	
SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	
\$1,115,929 85	\$144,506 03	\$244,448 60	\$136,219 55	\$55,745 22	1
98,845 77	1,042,441 43	133,360 17	104,935 49	176,442 56	2
45,955,761 65	2,130,653 74	9,860,412 38	7,606,726 99	3,327,092 93	3
318,436 36	123,905 54	—	—	499,266 79	4
2,185,996 18	1,119,979 88	509,512 27	—	567,206 79	5
11,240,411 24	1,177,934 02	1,437,246 38	210,869 91	203,470 79	6
51,554,023 18	13,884,586 02	11,871,367 96	12,624,405 22	8,957,315 43	7
23,964,466 14	1,173,326 73	2,375,389 16	1,631,554 55	719,970 65	8
23,120,488 18	1,146,821 30	2,649,798 48	289,913 22	—	9
32,715,220 83	—	108,607 23	—	1,154,754 47	10
46,179,619 72	—	923,539 18	595,340 86	—	11
1,136,209 04	60,688 21	23,584 50	—	25,836 00	12
3,303,571 47	543,225 05	407,181 14	490,530 74	198,797 50	13
2,189,436 91	216,228 15	188,421 12	116,150 48	69,300 00	14
185,977 49	47,003 17	11,587 55	29,109 48	4,890 00	15
229,817 72	64,197 86	—	17,161 05	18,543 59	16
—	600 23	4,466 10	10,340 23	—	17
15,625 07	—	—	523 88	16,500 23	18
262,518 08	15,629 62	40,219 03	37,495 01	21,229 35	19
71,745 99	1 00	1 00	21,086 48	1 00	20
163,002 55	16,556 91	5,843 54	11,202 86	30,704 75	21
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	22
\$156,453,044 15	\$14,803,772 19	\$27,773,491 27	\$19,415,710 19	\$11,901,213 30	23
54,255,019 11	5,340,783 32	—	1,924,935 99	1,980,349 92	24
—	—	—	—	—	25
2,138,305 00	59,389 50	299,973 50	175,599 50	62,315 50	26
—	—	—	—	—	27
—	—	—	—	—	28
2,005,169 23	23,631 03	27,596 61	57,082 58	44,831 70	29
1,230,683 30	581,636 87	264,872 70	358,940 32	92,680 91	30
4,228,498 96	104,637 31	19,927 90	—	52,749 28	31
3,276,193 88	3,871 21	71,628 90	287,212 13	228,396 77	32
330,190 35	14,230 62	82,012 39	6,290 52	487 50	33
10,237,425 00	946,058 08	1,397,600 00	1,256,219 75	987,000 00	34
4.81	4.68	4.98	5.84	7.08	35
11,852,574 44	1,030,274 76	857,882 52	451,585 02	697,043 17	36
5.57	5.10	3.06	2.10	5.00	37
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	38
104,898	10,196	15,384	13,678	7,005	39
14,319	1,282	1,465	1,194	600	40
11,721	919	1,293	1,609	594	41
107,496	10,559	15,556	13,263	7,011	42
4	4½	4½	4	4½	43
\$7,936,935 75	\$759,845 19	\$1,098,921 52	\$793,139 59	\$564,233 03	44
387,130	28,491	1,465	20,276	14,242	45
167,521	15,469	1,293	13,103	7,140	46
\$53,014,034 18	\$6,422,064 87	\$6,819,761 84	\$5,343,514 61	\$2,561,354 77	47
\$43,954,381 50	\$4,902,620 06	\$5,889,631 96	\$4,905,591 64	\$2,583,947 99	48
\$1,952 00	\$1,908 00	\$1,785 00	\$1,606 00	\$1,970 00	49
16,865	1,598	2,125	1,527	1,539	50
\$10,527 00	\$10,141 00	\$8,437 00	\$9,915 00	\$7,038 00	51
5,395	595	449	287	274	52
\$823 00	\$1,015 00	\$959 00	\$1,709 00	\$819 00	53
\$11,145,770 53	\$1,039,620 46	\$1,414,596 24	\$1,092,977 80	\$743,782 93	54
\$707,599 78	\$92,378 02	\$122,117 47	\$106,960 89	\$73,111 57	55
230,185 43	27,721 19	22,076 41	17,043 46	13,210 98	56
76,479 44	4,913 90	11,486 38	10,315 26	4,017 05	57
29,999 69	5,815 63	5,100 43	2,813 18	1,475 52	58
309,855 67	2,757 98	4,566 09	—	779 74	59
376,141 73	35,121 56	61,495 57	45,064 11	23,538 74	60
8 21	8 38	8 17	8 53	8 37	61

		WAKEFIELD	WALTHAM
		WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$82,969 24	\$293,665 86
2	Due from banks	152,958 19	607,252 28
3	U. S. Government obligations, direct and fully guaranteed	9,273,417 95	13,120,501 28
4	State, county and municipal obligations	217,288 39	24,999 86
5	Other bonds, notes and debentures	431,362 00	1,946,288 02
6	Bank and fire insurance company stocks, etc.	2,202,362 79	1,277,403 68
7	Real estate loans (conventional)	18,657,692 78	34,533,196 97
8	G.I. loans (in-state)	2,620,217 15	1,692,058 56
9	F.H.A. loans (in-state)	1,561,128 66	963,276 94
10	G.I. loans (out-of-state)	—	422,899 33
11	F.H.A. loans (out-of-state)	—	1,777,595 36
12	Personal loans	—	83,661 20
13	Other loans	337,329 82	548,384 00
14	Banking premises	49,400 00	228,572 54
15	Furniture and fixtures	4,963 00	69,666 29
16	Other real estate owned, etc.	8,125 99	13,608 83
17	Taxes and insurance paid on mortgaged properties	2,816 01	—
18	Mortgage acquisition costs	59,517 89	20,009 95
19	Mutual Savings Central Fund, Inc.	31,277 22	54,769 81
20	Deposit Insurance Fund	7,669 15	1 00
21	All other assets	9,406 58	20,095 63
22	Total	\$35,709,902 81	\$57,697,907 39
Liabilities			
23	Ordinary deposits	\$24,329,683 75	\$46,276,480 85
24	Special Notice Account deposits	7,348,014 07	5,962,165 68
25	Systematic Savings Account deposits	—	—
26	Club deposits	140,424 00	121,919 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	65,086 44
29	Unearned discount	—	—
30	Due to mortgagors	575,228 08	386,000 62
31	Mortgagors' payments not applied	151,676 55	118,232 61
32	Net interim income	—	112,076 69
33	All other liabilities	23,868 47	41,670 97
34	Guaranty Fund	1,573,000 00	2,482,000 00
35	Percentage to total deposits	4.94	4.74
36	Other surplus accounts	1,568,007 89	2,132,274 53
37	Percentage to total deposits	4.93	4.07
38	Total	\$35,709,902 81	\$57,697,907 39
General Information			
39	Number of deposit accounts October 31, 1964	15,818	22,383
40	Number of deposit accounts opened during period	1,930	3,050
41	Number of deposit accounts closed during period	2,876	2,063
42	Number of accounts October 31, 1965	14,872	23,370
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/2
44	Amount of all dividends paid during period	\$1,480,734 12	\$2,052,663 28
45	Number of deposits made during period	43,158	59,258
46	Number of withdrawals made during period	25,246	32,348
47	Amount deposited during period	\$11,122,300 96	\$16,112,093 42
48	Amount withdrawn during period	\$8,530,683 81	\$13,805,077 70
49	Average amount in each account	\$2,130 00	\$2,209 00
50	Number of real estate loans October 31	2,130	3,001
51	Average real estate loan	\$10,723 00	\$13,125 00
52	Number of other loans October 31	251	561
53	Average other loan	\$1,344 00	\$1,127 00
54	*Gross income received during period	\$1,560,999 97	\$2,741,348 62
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$104,949 69	\$220,372 47
56	*Bank building occupancy	13,438 46	47,893 92
57	Advertising	4,872 62	14,558 07
58	Contributions, etc.	4,145 74	5,761 61
59	State tax	—	3,894 00
60	Miscellaneous	44,923 76	97,917 04
61	Total of above costs per \$1,000 of deposits	5 44	7 47

*Includes 3% of amount invested in banking premises.

WARE	WAREHAM	WARREN	WATERTOWN	WEBSTER	
WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	
\$30,658 72	\$192,160 07	\$48,111 32	\$46,010 58	\$125,114 96	1
2,201,620 46	737,806 20	224,541 62	522,027 55	290,401 94	2
6,296,881 80	13,368,386 91	1,645,014 41	6,224,885 14	5,086,909 24	3
1,053,601 84	55,489 71	60,787 59	—	—	4
1,328,737 57	308,247 34	446,070 31	24,855 00	1,133,863 21	5
3,368,605 48	949,703 22	309,030 02	2,227,672 83	1,701,811 43	6
32,992,944 94	25,940,455 42	2,999,172 80	22,162,847 62	11,812,728 18	7
1,914,477 75	3,119,068 32	182,865 82	2,799,370 46	2,605,734 96	8
1,642,085 56	—	—	2,159,172 78	2,184,167 22	9
576,831 81	—	—	615,859 09	1,844,307 98	10
2,176,917 47	—	—	1,175,677 79	1,193,290 33	11
1,520 00	—	—	68,290 72	—	12
594,737 26	1,305,256 48	180,003 43	319,900 81	392,791 06	13
165,434 63	273,965 58	45,482 03	128,460 00	317,010 12	14
50,158 00	99,762 48	6,589 34	41,893 81	46,217 75	15
107,971 83	10,574 76	8,393 82	20,154 60	12,407 80	16
—	997 19	—	—	—	17
195,928 20	520 36	216 49	97,725 41	—	18
58,299 43	28,551 92	7,332 94	26,315 50	30,666 30	19
16,209 03	1 00	1 00	1 00	1 00	20
104,312 66	20,682 99	9,265 70	42,984 29	13,727 77	21
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	22
\$28,067,679 63	\$41,344,435 91	\$3,814,411 24	\$32,461,648 77	\$25,382,293 77	23
18,610,777 47	—	1,517,219 48	2,279,381 92	—	24
—	—	—	—	—	25
110,072 50	42,152 75	67,929 50	108,371 00	65,561 50	26
—	—	—	—	—	27
—	—	—	—	—	28
69,482 57	—	—	59,737 63	77,158 78	29
636,550 91	623,344 69	10,391 78	476,971 59	169,908 78	30
1,776,686 93	118,958 15	140,927 48	84,112 98	86,287 18	31
227,891 36	631,759 28	12,392 45	82,622 52	422,266 08	32
17,002 09	34,249 86	8,525 90	38,829 85	6,430 08	33
2,486,000 00	1,761,000 00	330,100 00	1,301,500 00	1,216,547 12	34
5.31	4.26	6.11	3.73	4.78	35
2,875,790 98	1,855,729 31	270,980 81	1,810,928 72	1,364,697 86	36
6.15	4.48	5.02	5.20	5.36	37
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	38
13,295	18,438	2,884	15,178	11,057	39
1,182	1,821	388	2,151	1,285	40
1,080	1,711	304	1,739	856	41
13,397	18,548	2,968	15,590	11,486	42
4 1/2	4 1/2	4 1/2	4	4 1/2	43
\$1,948,761 87	\$1,613,806 93	\$213,322 43	\$1,306,158 19	\$995,061 61	44
26,162	40,188	10,521	65,270	30,286	45
11,036	25,780	4,472	33,408	12,992	46
\$8,798,483 87	\$12,707,172 41	\$1,302,816 30	\$11,053,533 95	\$4,800,942 28	47
\$7,835,175 28	\$11,418,961 00	\$1,055,194 09	\$10,123,321 87	\$3,719,007 51	48
\$3,474 00	\$2,229 00	\$1,796 00	\$2,211 00	\$2,209 00	49
3,541	3,812	499	2,394	2,240	50
\$11,099 00	\$7,623 00	\$6,377 00	\$12,077 00	\$8,767 00	51
394	506	156	334	324	52
\$1,513 00	\$2,579 00	\$1,154 00	\$1,162 00	\$1,212 00	53
\$2,662,393 83	\$2,205,365 57	\$276,472 71	\$1,840,677 76	\$1,336,217 58	54
\$169,861 11	\$215,714 41	\$30,148 77	\$170,058 13	\$83,328 70	55
26,249 19	39,418 49	6,542 25	31,466 90	25,510 46	56
16,086 39	12,361 77	2,678 84	10,449 72	8,169 06	57
1,500 00	1,010 00	50 00	810 00	4,207 74	58
1,882 43	—	1,089 28	3,370 24	20,540 47	59
97,986 96	84,763 82	16,212 82	84,412 34	53,486 74	60
6 71	8 54	10 64	8 65	7 70	61

		WELLFLEET	WEST-BOROUGH
		WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$30,978 17	\$84,304 68
2	Due from banks	80,516 60	153,360 01
3	U. S. Government obligations, direct and fully guaranteed	1,259,862 92	3,786,704 44
4	State, county and municipal obligations	5,015 86	
5	Other bonds, notes and debentures		100,614 00
6	Bank and fire insurance company stocks, etc.	122,731 32	501,685 76
7	Real estate loans (conventional)	3,710,856 62	8,973,727 32
8	G.I. loans (in-state)	3,617 01	830,331 70
9	F.H.A. loans (in-state)	—	1,042,258 93
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	356,683 96	—
12	Personal loans	71,641 35	14,512 29
13	Other loans	203,105 29	254,583 19
14	Banking premises	25,000 00	65,756 13
15	Furniture and fixtures	11,224 22	30,136 87
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	6,505 92	14,821 16
20	Deposit Insurance Fund	1,968 64	1 00
21	All other assets	8,220 48	5,995 88
22	Total	\$5,897,928 36	\$15,858,793 46
Liabilities			
23	Ordinary deposits	\$5,342,083 61	\$11,165,068 68
24	Special Notice Account deposits	—	2,745,282 91
25	Systematic Savings Account deposits	—	—
26	Club deposits	21,045 75	90,409 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	17,280 20	1,520 96
30	Due to mortgagors	6,548 75	406,196 63
31	Mortgagors' payments not applied	19,547 62	93,525 50
32	Net interim income	2,791 37	—
33	All other liabilities	4,855 77	13,366 47
34	Guaranty Fund	210,500 00	610,400 00
35	Percentage to total deposits	3.92	4.36
36	Other surplus accounts	273,275 29	733,022 81
37	Percentage to total deposits	5.10	5.24
38	Total	\$5,897,928 36	\$15,858,793 46
General Information			
39	Number of deposit accounts October 31, 1964	2,995	9,599
40	Number of deposit accounts opened during period	370	1,482
41	Number of deposit accounts closed during period	258	992
42	Number of accounts October 31, 1965	3,107	10,089
43	Annual rate of ordinary and extra dividends paid during period	4 3/8	4 1/2
44	Amount of all dividends paid during period	\$214,824 86	\$524,514 31
45	Number of deposits made during period	5,429	43,007
46	Number of withdrawals made during period	4,113	18,914
47	Amount deposited during period	\$1,640,646 66	\$5,685,468 95
48	Amount withdrawn during period	\$1,597,019 74	\$4,883,384 09
49	Average amount in each account	\$1,718 00	\$1,379 00
50	Number of real estate loans October 31	671	1,242
51	Average real estate loan	\$6,067 00	\$8,733 00
52	Number of other loans October 31	186	280
53	Average other loan	\$1,477 00	\$961 00
54	*Gross income received during period	\$311,375 47	\$732,416 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$38,613 26	\$73,337 64
56	*Bank building occupancy	5,658 31	19,317 60
57	Advertising	1,589 21	5,627 84
58	Contributions, etc.	534 00	410 00
59	State tax	1,216 49	—
60	Miscellaneous	17,503 55	36,283 36
61	Total of above costs per \$1,000 of deposits	12 19	9 70

*Includes 3% of amount invested in banking premises.

WESTFIELD		WEYMOUTH		
WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK
\$319,505 99	\$245,765 54	\$24,931 73	\$179,805 03	\$65,216 74
393,518 98	167,371 57	200,314 98	389,862 70	453,836 46
6,920,925 08	5,229,021 63	1,894,840 83	4,246,119 08	4,259,224 26
			190,739 00	389,464 80
429,128 77	241,646 18	475,269 13	2,349,359 82	1,135,324 62
2,926,641 35	1,588,676 22	204,736 26	1,909,644 96	561,934 37
29,872,623 41	16,863,138 84	4,466,289 15	20,929,330 30	11,176,836 94
2,708,443 09	3,416,818 37	1,317,170 20	1,846,673 96	2,934,350 73
861,175 46	1,579,805 99		79,327 93	2,342,805 11
691,156 71	1,545,547 80			
203,809 91	2,108,643 14			
133,935 45	237,033 26		66,606 22	
1,081,469 62	712,246 85	40,796 07	340,771 90	257,271 99
694,987 28	201,994 82	127,345 50	36,730 26	88,260 59
176,776 26	73,024 69	29,794 74	39,899 71	18,875 94
12,077 67	136,485 64			6,527 66
233,005 55	1,586 55			893 02
		8,406 02	61,775 49	7,294 97
48,992 85	32,598 96	11,069 74	28,865 86	29,223 17
1 00	1 00	1 00	1 00	1 00
14,909 79	21,606 62	380 65	11,584 07	201,732 99
\$47,723,084 22	\$34,403,013 67	\$8,861,346 00	\$32,707,097 29	\$23,929,075 36
\$34,897,147 45	\$23,957,649 06	\$6,352,611 48	\$19,390,368 95	\$15,930,061 40
6,730,671 70	6,617,705 77	1,455,270 94	9,838,006 18	5,321,183 55
265,402 25	113,813 25		75,145 50	56,023 00
33,776 34	124,816 24		8,231 51	14,489 20
850,497 82	287,819 13	55,138 29	423,906 41	253,452 50
487,317 49	173,060 67	79,984 21	216,119 36	74,029 13
552,479 60		9,426 22	77,231 62	100,164 43
12,305 79	12,838 61	3,259 03	6,999 35	13,444 71
1,558,600 00	1,213,600 60	476,620 20	1,308,798 00	1,144,000 00
3.72	3.95	6.10	4.47	5.36
2,334,885 78	1,901,710 94	369,635 63	1,362,290 41	1,022,227 44
5.57	6.19	4.73	4.65	4.79
\$47,723,084 22	\$34,403,013 67	\$8,861,346 00	\$32,707,097 29	\$23,929,075 36
24,488	16,103	4,188	11,855	8,959
3,838	2,669	908	1,407	1,265
3,008	2,340	528	1,151	1,359
25,318	16,432	4,568	12,111	8,865
4	4	4	4	4
\$1,529,550 09	\$1,165,937 77	\$271,942 57	\$1,152,421 31	\$811,962 91
64,354	82,171	10,562	31,157	22,631
27,873	30,656	5,767	19,540	13,862
\$14,381,158 67	\$9,848,429 87	\$3,426,068 71	\$8,451,892 88	\$6,018,324 19
\$12,165,957 31	\$8,748,019 71	\$2,588,278 64	\$7,747,244 72	\$5,251,121 42
\$1,632 00	\$1,841 00	\$1,709 00	\$2,413 00	\$2,397 00
3,449	2,601	634	2,538	1,865
\$9,956 00	\$9,809 00	\$9,122 00	\$9,005 00	\$8,823 00
1,090	1,099	39	365	213
\$1,115 00	\$863 00	\$1,046 00	\$1,116 00	\$1,208 00
\$2,197,632 12	\$1,645,411 88	\$376,127 92	\$1,531,286 82	\$1,084,915 19
\$232,509 84	\$151,852 33	\$36,019 58	\$95,407 68	\$105,368 01
65,433 59	29,720 08	13,804 20	12,750 92	17,317 79
41,904 66	10,494 14	1,041 91	8,301 12	10,043 30
1,986 66	796 66	212 54	2,273 50	685 00
2,217 21	12,051 86		4,623 68	
136,199 98	89,769 25	22,421 60	58,345 30	55,145 21
11 54	9 64	9 41	6 22	8 87

		WHITMAN	WILLIAMS- BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
	Assets		
1	Cash, checks and items	\$65,231 27	\$49,905 82
2	Due from banks	408,356 62	47,058 19
3	U. S. Government obligations, direct and fully guaranteed	4,386,861 09	1,045,024 21
4	State, county and municipal obligations	277,275 39	25,240 80
5	Other bonds, notes and debentures	673,323 32	132,540 50
6	Bank and fire insurance company stocks, etc.	335,947 43	—
7	Real estate loans (conventional)	9,859,394 31	2,820,137 13
8	G.I. loans (in-state)	2,199,313 01	—
9	F.H.A. loans (in-state)	316,074 62	29,321 16
10	G.I. loans (out-of-state)	72,244 45	—
11	F.H.A. loans (out-of-state)	274,952 80	—
12	Personal loans	—	71,377 10
13	Other loans	202,486 98	146,121 02
14	Banking premises	18,137 60	79,302 71
15	Furniture and fixtures	18,734 35	30,694 84
16	Other real estate owned, etc.	9,604 70	—
17	Taxes and insurance paid on mortgaged properties	6,504 96	203 02
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	124,860 94	1,723 63
22	Total	\$19,266,301 74	\$4,485,106 09
	Liabilities		
23	Ordinary deposits	\$16,738,334 21	\$3,934,227 95
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	215,995 75	26,317 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	2,675 98	5,361 85
30	Due to mortgagors	71,949 85	31,946 01
31	Mortgagors' payments not applied	231,345 45	—
32	Net interim income	23,495 27	37,629 57
33	All other liabilities	6,699 51	7,167 58
34	Guaranty Fund	1,152,000 00	257,700 00
35	Percentage to total deposits	6.79	6.51
36	Other surplus accounts	823,805 72	184,756 13
37	Percentage to total deposits	4.86	4.66
38	Total	\$19,266,301 74	\$4,485,106 09
	General Information		
39	Number of deposit accounts October 31, 1964	9,866	3,359
40	Number of deposit accounts opened during period	809	294
41	Number of deposit accounts closed during period	1,608	365
42	Number of accounts October 31, 1965	9,067	3,288
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$679,163 57	\$145,981 32
45	Number of deposits made during period	22,045	7,085
46	Number of withdrawals made during period	14,854	4,124
47	Amount deposited during period	\$3,763,071 94	\$1,119,618 37
48	Amount withdrawn during period	\$3,738,047 82	\$1,044,961 15
49	Average amount in each account	\$1,839 00	\$1,184 00
50	Number of real estate loans October 31	1,523	639
51	Average real estate loan	\$8,353 00	\$4,459 00
52	Number of other loans October 31	154	358
53	Average other loan	\$1,315 00	\$608 00
54	*Gross income received during period	\$889,483 97	\$207,947 83
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$62,356 36	\$27,047 17
56	*Bank building occupancy	13,654 99	8,660 25
57	Advertising	5,139 03	1,286 17
58	Contributions, etc.	440 00	115 00
59	State tax	—	180 44
60	Miscellaneous	32,924 41	16,511 57
61	Total of above costs per \$1,000 of deposits	6 84	13 68

*Includes 3% of amount invested in banking premises.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	WOBURN	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	
\$118,545 63	\$22,044 95	\$91,489 54	\$82,768 35	\$137,641 30	1
143,660 90	186,300 43	411,616 98	663,822 72	187,438 62	2
3,695,451 36	4,520,953 94	7,477,422 28	2,300,369 90	4,507,431 92	3
—	—	—	4,175 09	—	4
116,027 28	156,557 54	839,859 82	14,875 00	1,363,086 50	5
1,312,149 05	823,024 86	726,886 75	255,626 35	1,143,685 12	6
12,749,976 19	9,087,186 37	16,541,189 01	7,705,180 04	11,762,678 87	7
—	121,155 63	2,036,264 81	429,233 77	3,755,908 03	8
—	68,574 86	408,958 01	497,926 42	953,370 34	9
312,866 18	—	480,801 78	526,100 91	1,980,380 10	10
1,108,933 82	—	406,865 56	80,918 09	939,085 29	11
78,019 82	10,930 61	31,986 16	—	—	12
339,835 32	352,500 81	367,891 56	137,786 34	147,442 67	13
235,462 58	69,958 54	157,480 70	104,974 81	163,189 23	14
59,786 75	11,073 06	45,916 01	18,545 57	45,398 92	15
68,966 40	3,273 35	7,849 73	—	8,496 79	16
1,115 62	332 07	—	—	—	17
780 00	35,267 59	50,572 80	—	—	18
20,161 42	13,351 53	21,852 04	6,682 95	37,789 68	19
1 00	1 00	1 00	1,836 48	1 00	20
3,302 78	109,130 94	19,837 47	71,124 76	74,663 55	21
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	22
\$12,196,912 90	\$13,178,086 50	\$27,051,223 48	\$11,343,281 20	\$23,885,999 21	23
5,768,931 23	—	—	—	—	24
—	—	—	—	—	25
26,802 50	155,235 50	130,210 50	134,316 00	82,192 00	26
—	—	—	—	—	27
—	283,345 89	—	—	—	28
42,370 16	2,787 51	36,879 76	19,703 76	56,252 43	29
341,982 60	90,114 05	221,568 92	279,053 78	238,910 12	30
26,597 03	129,272 31	125,096 61	354,875 17	379,472 28	31
66,970 35	—	—	—	101,582 11	32
16,424 54	6,670 66	8,895 54	2,208 53	11,125 47	33
890,241 43	896,082 97	1,312,400 00	287,839 79	1,553,100 00	34
4.95	6.72	4.83	2.51	6.48	35
987,809 36	850,022 69	1,238,467 20	480,669 32	899,054 31	36
5.49	6.38	4.56	4.19	3.75	37
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	38
6,693	7,736	12,041	6,761	13,797	39
734	611	1,327	951	—	40
828	605	988	640	1,289	41
6,599	7,742	12,380	7,072	13,465	42
4	4½	4½	4½	4	43
\$706,481 24	\$555,779 91	\$1,046,506 65	\$412,733 37	\$923,411 46	44
14,244	12,003	34,955	26,450	31,036	45
7,206	7,573	17,366	13,736	19,306	46
\$4,159,465 90	\$2,848,940 98	\$9,601,280 17	\$4,697,793 71	\$5,551,192 07	47
\$3,617,543 99	\$2,311,569 49	\$8,216,168 29	\$3,678,835 37	\$6,054,551 58	48
\$2,723 00	\$1,695 00	\$2,174 00	\$1,604 00	\$1,774 00	49
1,364	1,185	1,626	743	2,184	50
\$10,390 00	\$7,828 00	\$12,222 00	\$12,435 00	\$8,879 00	51
330	261	268	80	154	52
\$1,266 00	\$1,392 00	\$1,492 00	\$1,722 00	\$957 00	53
\$944,691 24	\$724,538 59	\$1,332,698 68	\$576,097 41	\$1,303,249 45	54
—	—	—	—	—	55
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—	—	—	—	—	68
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—	—	—	—	—	70
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—	—	—	—	—	72
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—	—	—	—	—	96
—	—	—	—	—	97
—	—	—	—	—	98
—	—	—	—	—	99
—	—	—	—	—	100

		WORCESTER	
		BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER
Assets			
1	Cash, checks and items	\$134,135 04	\$392,294 03
2	Due from banks	427,314 65	1,167,178 14
3	U. S. Government obligations, direct and fully guaranteed	5,931,739 78	34,691,339 29
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	138,731 74	2,672,941 34
6	Bank and fire insurance company stocks, etc.	703,375 06	4,272,612 60
7	Real estate loans (conventional)	12,908,395 01	21,918,024 46
8	G.I. loans (in-state)	3,464,094 75	13,468,578 81
9	F.H.A. loans (in-state)	2,133,149 64	9,871,658 08
10	G.I. loans (out-of-state)	1,247,257 67	15,132,335 71
11	F.H.A. loans (out-of-state)	1,431,759 94	10,730,356 67
12	Personal loans	643,287 22	66,787 46
13	Other loans	2,881,754 06	443,902 20
14	Banking premises	—	456,814 91
15	Furniture and fixtures	45,686 50	42,354 26
16	Other real estate owned, etc.	—	72,255 50
17	Taxes and insurance paid on mortgaged properties	—	1,659 77
18	Mortgage acquisition costs	73,058 42	14,220 00
19	Mutual Savings Central Fund, Inc.	24,263 34	151,652 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,694 85	15,560 44
22	Total	\$32,192,698 66	\$115,582,527 20
Liabilities			
23	Ordinary deposits	\$23,779,629 42	\$87,157,142 23
24	Special Notice Account deposits	5,244,387 85	13,411,215 34
25	Systematic Savings Account deposits	59,287 00	55,462 85
26	Club deposits	14,555 00	422,892 20
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	187,920 13	568,305 66
30	Due to mortgagors	73,106 32	182,559 23
31	Mortgagors' payments not applied	104,855 78	2,485,042 93
32	Net interim income	197,723 00	1,156,740 59
33	All other liabilities	19,385 14	119,224 76
34	Guaranty Fund	1,286,700 00	6,000,000 00
35	Percentage to total deposits	4.42	5.94
36	Other surplus accounts	1,225,149 02	4,023,941 41
37	Percentage to total deposits	4.21	3.98
38	Total	\$32,192,698 66	\$115,582,527 20
General Information			
39	Number of deposit accounts October 31, 1964	13,366	52,081
40	Number of deposit accounts opened during period	1,301	4,915
41	Number of deposit accounts closed during period	1,405	5,292
42	Number of accounts October 31, 1965	13,262	51,704
43	Annual rate of ordinary and extra dividends paid during period	4 1/8	4 1/8
44	Amount of all dividends paid during period	\$1,155,033 45	\$3,958,607 94
45	Number of deposits made during period	28,782	111,950
46	Number of withdrawals made during period	13,373	69,630
47	Amount deposited during period	\$6,204,492 91	\$21,291,967 77
48	Amount withdrawn during period	\$5,188,755 85	\$19,666,803 09
49	Average amount in each account	\$2,191 00	\$1,946 00
50	Number of real estate loans October 31	2,868	8,035
51	Average real estate loan	\$7,387 00	\$8,851 00
52	Number of other loans October 31	1,159	581
53	Average other loan	\$3,041 00	\$878 00
54	*Gross income received during period	\$1,520,587 20	\$5,150,502 13
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$101,268 20	\$378,352 40
56	*Bank building occupancy	18,730 88	107,667 16
57	Advertising	23,847 99	36,955 87
58	Contributions, etc.	2,557 82	13,133 22
59	State tax	213 54	96,274 06
60	Miscellaneous	72,759 27	166,967 38
61	Total of above costs per \$1,000 of deposits	7 54	7 94

*Includes 3% of amount invested in banking premises.

WORCESTER			YARMOUTH	
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$871,144 65	\$464,719 97	\$254,577 08	\$166,564 58	1
3,140,929 36	401,971 53	633,356 60	125,776 31	2
47,830,855 47	32,326,301 72	18,366,350 61	16,028,168 40	3
1,500 00	1,988,248 71	—	—	4
376,973 26	151,200 00	144,256 86	2,231,626 94	5
1,131,687 74	4,266,835 19	3,676,075 68	1,988,760 61	6
21,786,619 78	29,876,674 37	27,635,990 76	39,174,847 22	7
64,020,441 98	16,418,206 34	3,933,120 16	90,568 50	8
42,373,385 41	13,049,074 19	4,590,597 69	147,157 41	9
7,961,546 68	15,575,941 67	8,401,428 15	—	10
22,953,592 22	24,200,336 99	12,577,127 10	—	11
1,158,930 68	455,020 14	1,277,097 83	263,740 06	12
2,116,042 77	837,197 73	503,286 32	1,858,851 69	13
867,632 22	375,900 79	—	257,714 09	14
95,266 99	—	62,921 48	88,532 37	15
172,056 45	116,929 00	55,514 30	34,558 82	16
—	4,775 65	—	—	17
372,455 11	—	—	—	18
251,188 67	121,549 74	104,774 53	27,330 14	19
—	—	1 00	19,110 87	20
884,792 85	58,357 67	17,278 36	30,661 04	21
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	22
\$155,035,611 53	\$100,321,474 50	\$57,635,720 94	\$32,524,876 57	23
35,573,697 10	21,610,781 02	13,609,208 54	25,260,798 00	24
72,663 11	153,736 24	51,510 54	—	25
1,188,703 86	254,885 97	246,922 50	165,907 50	26
—	—	—	—	27
688,438 21	1,419,213 17	629,399 49	90,613 89	28
501,103 35	1,685,174 92	544,282 00	491,315 90	29
6,236,472 80	162,419 20	1,267,357 06	239,962 92	30
—	—	1,017,108 22	—	31
278,863 08	126,565 12	50,014 62	24,690 10	32
9,949,797 15	7,735,000 00	4,279,000 00	1,158,431 66	33
5.19	6.32	5.98	2.00	34
8,841,692 10	7,219,991 26	2,903,230 60	2,577,372 51	35
4.61	5.90	4.06	4.45	36
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	37
97,597	59,667	27,320	19,526	38
11,026	4,516	1,566	3,471	39
10,962	5,057	1,613	2,195	40
97,661	59,126	27,273	20,802	41
4½	4¼	4½	4	42
\$7,668,725 16	\$4,999,780 44	\$2,823,189 37	\$2,211,393 33	43
248,821	168,011	59,489	54,146	44
153,632	72,795	35,364	33,432	45
\$45,009,358 80	\$23,174,926 97	\$16,132,512 33	\$21,710,232 00	46
\$40,818,197 42	\$21,879,616 51	\$14,720,964 45	\$17,732,603 81	47
\$1,952 00	\$2,065 00	\$2,614 00	\$2,783 00	48
18,173	11,202	5,415	3,231	49
\$8,542 00	\$8,848 00	\$10,552 00	\$12,198 00	50
3,488	1,242	1,861	1,403	51
\$939 00	\$1,040 00	\$957 00	\$1,513 00	52
\$9,881,327 05	\$6,434,006 70	\$3,837,872 72	\$3,011,919 02	53
—	—	—	—	54
\$570,192 48	\$461,141 10	\$300,546 82	\$260,752 79	55
151,960 53	113,104 05	58,420 06	27,449 35	56
53,997 23	43,539 99	32,722 86	21,066 78	57
16,475 00	13,191 62	13,374 60	1,030 00	58
41,459 33	124,675 84	78,081 08	4,140 18	59
377,118 04	230,939 69	130,740 51	128,846 05	60
6 36	8 08	8 62	7 67	61

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1965

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 100,286 93	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,787,600 38	Surplus	761,161 94
All other assets	978 26		
Total Assets	\$10,888,865 57	Total Liabilities	\$10,888,865 57

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks . .	\$50,843,641 77
Balances with banks	356,142 02	All other liabilities	792 54
United States Government obligations direct and fully guaranteed	68,499,535 30	Surplus	18,023,508 76
All other assets	12,165 75		
Total Assets	\$68,867,943 07	Total Liabilities	\$68,867,943 07

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1965

Assets		Liabilities	
Cash	\$ 126,184 36	Shares of beneficial interest (26,839) . .	\$34,916,108 96
Investments (at cost)	35,444,229 41	Accounts payable, investments . .	110,639 77
Dividends receivable	84,322 23	Expenses accrued	2,018 76
Interest receivable	25,462 49	Undistributed net income	440,251 40
		Accumulated and realized gain on securities	211,139 60
		Other liabilities	40 00
Total Assets	\$35,680,198 49	Total Liabilities	\$35,680,198 49

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1965

Assets		Liabilities	
Balances with national banks . .	\$ 42,857 59	Future service funds	\$25,779,461 32
United States Government obligations direct and fully guaranteed	1,127,316 00	Advance payments	4,466,970 50
Other bonds, notes and debentures	1,794,254 00	Other liabilities	1,820,388 84
Bank and Fire Insurance Company stocks	3,087,875 00		
Deposits in savings banks	1,125,000 00		
F.H.A. mortgage loans	23,059,104 95		
All other assets	1,830,413 12		
Total Assets	\$32,066,820 66	Total Liabilities	\$32,066,820 66

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
1. Comparative condition of all banks.	105
2. Analysis of earnings	106
3. Dividends	107
4. Comparative statement of transactions	108
5. Operating expenses	109
6. Surplus	110
7. Various statistics from 1961 to 1965 inclusive	110

STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1965	October 31, 1964	% of Total Assets	
			1965	1964
ASSETS				
Cash, checks and items	\$36,656,456 53	\$36,472,298 43	.39	.42
Due from banks	83,317,028 24	93,043,028 05	.88	1.06
U. S. Government obligations direct and fully guaranteed	2,017,804,742 29	1,954,409,214 08	21.39	22.26
State, county and municipal obligations	27,628,537 66	26,985,116 10	.29	.31
Other bonds, notes and debentures	187,348,870 10	193,284,683 88	1.99	2.20
Bank and Fire Insurance Company stocks, etc.	322,753,303 21	295,207,982 02	3.42	3.36
Real estate loans (conventional)	3,840,359,555 02	3,435,340,566 51	40.72	39.13
G.I. loans (in-state)	878,397,553 15	895,477,977 90	9.31	10.20
F.H.A. loans (in-state)	596,095,237 27	505,857,948 86	6.33	5.76
G.I. loans (out-of-state)	502,597,146 69	475,095,975 84	5.33	5.41
F.H.A. loans (out-of-state)	678,177,641 74	633,063,827 59	7.19	7.21
Personal loans	29,365,557 07	21,601,282 22	.31	.25
Other loans	133,062,925 17	120,911,431 63	1.41	1.38
Banking premises	39,877,366 93	38,299,506 89	.42	.44
Furniture and fixtures	13,390,335 99	11,871,120 47	.14	.13
Other real estate owned, etc.	12,303,392 46	11,726,704 07	.13	.13
Taxes and insurance paid on mortgaged properties	485,367 23	348,333 23	.01	—
Mortgage acquisition costs	9,754,223 01	8,432,212 71	.10	.10
Mutual Savings Central Fund, Inc.	9,605,989 34	9,580,196 43	.10	.11
Deposit Insurance Fund	700,239 50	—	.01	—
All other assets	12,391,201 83	*12,981,107 77	.13	.14
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.
LIABILITIES				
Ordinary deposits	\$7,215,283,738 68	\$7,015,861,790 71	76.50	79.90
Special Notice Account deposits	1,131,921,630 21	736,639,761 19	12.00	8.39
Systematic Savings Account deposits	879,104 04	494,046 55	.01	.01
Club deposits	30,394,122 81	30,646,125 57	.32	.35
Borrowed money	50,000 00	3,325,000 00	—	.04
Dividends on deposits, declared and unpaid	283,368 29	259,920 35	—	—
Unearned discount	32,316,712 49	31,199,857 80	.34	.36
Due to mortgagors	112,039,102 86	102,073,665 71	1.19	1.16
Mortgagors' payments not applied	84,132,314 07	74,536,695 10	.89	.85
Net interim income	34,942,038 59	32,722,585 46	.37	.37
All other liabilities	9,702,899 61	8,701,203 14	.10	.10
Guaranty Fund	417,435,449 63	398,881,792 36	4.43	4.54
Surplus	362,692,189 15	344,648,970 74	3.85	3.93
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.

*Includes Deposit Insurance Fund.

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1965
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$321,124,770 07
(b) Interest on bonds	91,647,980 56
(c) Dividends on stocks	18,222,736 26
(d) Commissions, fees, etc.	1,903,164 05
(e) Real estate by foreclosure	73,431 26
(f) Other current operating earnings	579,659 70
Gross Current Operating Earnings	\$433,551,741 90
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$31,167,249 96
(b) Taxes, other than income and real estate	5,219,897 81
(c) Bank building occupancy	6,500,826 83
(d) Furniture and fixtures, equipment, etc.	2,735,897 98
(e) Real estate by foreclosure	90,019 74
(f) Other current operating expenses	16,883,081 43
Total Current Operating Expenses	\$62,596,973 75
NET CURRENT OPERATING EARNINGS	\$370,954,768 15
TRANSFERS TO GUARANTY FUND FROM EARNINGS	15,592,723 80
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$355,362,044 35
ALL DIVIDENDS PAID EXCEPT EXTRA	\$328,800,192 89
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$26,561,851 46
PROFITS ON ASSETS SOLD OR EXCHANGED	7,319,542 53
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	1,221,294 85
Subtotal	\$35,102,688 84
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$7,374,901 25
(b) On loans	1,232,473 80
(c) Extra dividends paid on deposits	267,813 26
(d) Transfers to Guaranty Fund from Surplus	2,975,778 61
(e) All other	1,995,868 92
Total Charges to Surplus, and Additions to Allocated Reserves	\$13,846,835 84
NET PROFITS BEFORE INCOME TAXES	\$21,255,853 00
FEDERAL TAXES PAID	1,004,064 59
NET PROFITS AFTER INCOME TAXES	\$20,251,788 41
TRANSFERS FROM GUARANTY FUND	10,883 13
NET CHANGE FOR PERIOD	\$20,262,671 54
SURPLUS AT BEGINNING OF PERIOD*	377,371,556 20
SURPLUS AT END OF PERIOD*	\$397,634,227 74

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

DIVIDEND RATES
ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
2¼	-	-	-	-	-	-	-	-	-	1
2½	-	-	-	-	-	-	-	-	1	6
2¾	-	-	-	-	-	-	1	4	6	21
2⅞	-	-	-	-	-	-	-	-	-	1
3	-	-	-	-	-	2	21	76	110	134
3⅛	-	-	-	-	-	-	-	3	2	1
3¼	-	-	-	1	3	19	97	89	60	20
3⅝	-	-	-	-	-	-	-	2	-	-
3⅞	-	-	-	3	22	96	65	11	9	5
3½	-	3	12	21	83	64	2	1	-	-
3¾	70	85	125	150	77	4	-	-	-	-
4	28	29	5	-	-	-	-	-	-	-
4½	2	1	-	-	-	-	-	-	-	-
4.20	64	51	36	6	-	-	-	-	-	-
4¼	1	1	-	-	-	-	-	-	-	-
4.30	5	2	-	-	-	-	-	-	-	-
4⅝	9	8	2	-	-	-	-	-	-	-
4½	-	-	1	-	-	-	-	-	-	-
4⅞	-	-	-	-	-	-	-	-	-	-
Total	179	180	181	181	185	185	186	186	188	189
Average Rates	4.15	4.12	4.05	3.97	3.82	3.57	3.31	3.16	3.09	2.99

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE				
	1965	1964	1963	1962	Not in effect prior to 1962
4¼	6	8	10	10	
4.30	1	1	-	-	
4⅝	12	9	1	-	
4½	73	55	21	2	
4⅝	12	10	2	-	
4¾	4	1	-	-	
5	-	-	1	-	
Total	108	84	35	12	
Average Rates	4.49	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
RATE	4.28	4.23	4.11	3.99	3.82	3.57	3.31	3.16	3.09	2.99

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1965	1964
ACCOUNTS¹		
Number opened during year	415,034	434,838
Number closed during year	387,201	419,590
Number open October 31	3,542,221	3,518,574
Average in each account	\$2,357 00	\$2,203 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$8,348,084,473 00	\$7,752,995,598 00
Increase over previous year	\$595,088,875 00	\$620,104,200 00
Number of deposits during year	9,477,580	9,353,522
Number of withdrawals during year	5,227,820	5,203,835
Average deposit	\$240 00	\$249 00
Average withdrawal	\$384 00	\$386 00
Amount deposited during year	\$2,274,352,333 00	\$2,330,872,947 00
Amount withdrawn during year	\$2,008,029,973 00	\$2,009,372,764 00
LOANS		
Number of real estate loans October 31	572,708	552,248
Average real estate loan October 31	\$11,342 00	\$10,765 00
Number of personal security loans October 31	117,201	103,020
Average amount of same	\$1,386 00	\$1,383 00
INCOME, DIVIDENDS, ETC.		
Total income	\$433,551,742 00	\$394,952,726 00
All dividends paid except extra	328,800,193 00	298,166,112 00
Extra dividends	267,813 00	406,382 00
Expenses	62,596,974 00	58,844,314 00
Federal taxes	1,004,065 00	533,772 00
State taxes	4,074,579 00	3,931,145 00
Credited to Guaranty Fund	18,568,502 00	18,998,587 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1965			1964		1963		1962		1961	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . .	\$31,167,249 96	7.17	3.73	7.47	3.82	7.83	3.96	8.01	3.96	8.45	4.02
Occupancy . .	7,694,348 04	1.77	.92	1.79	.92	1.87	.95	1.96	.97	2.09	1.00
Advertising . .	3,390,956 10	.78	.41	.79	.40	.81	.41	.85	.41	.91	.44
Contributions and Memberships .	898,379 28	.20	.11	.20	.10	.20	.10	.21	.11	.23	.11
State Tax . .	4,074,579 05	.94	.49	.99	.51	.95	.48	.97	.48	.86	.41
Miscellaneous .	16,564,982 53	3.81	1.98	3.90	1.99	3.99	2.02	3.89	1.92	4.06	1.93
Total . .	\$63,790,494 96	14.67	7.64	15.14	7.74	15.65	7.92	15.89	7.86	16.60	7.91

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1961 .	\$346,560,024 78	5.63	\$294,985,032 37	4.79	\$641,545,057 15	10.42
1962 .	362,834,755 79	5.46	315,756,033 39	4.75	678,590,789 18	10.21
1963 .	380,163,006 11	5.31	329,547,313 68	4.60	709,710,319 79	9.91
1964 .	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55
1965 .	417,435,449 63	4.98	362,692,189 15	4.33	780,127,638 78	9.31

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1961 TO 1965, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1961	185	3,451,187	41,289	1.21	\$6,127,205,278	\$395,191,995	6.89	\$1,775	\$ 97,110	\$2,511,553	\$17,477,987	.774	\$451,967,253	\$ 7,639,586
1962	181	3,567,066	55,879	1.62	6,610,575,656	483,370,378	7.89	1,885	108,421	3,159,198	50,913,060	.770	505,574,998	9,543,585
1963	181	3,564,173	-2,893	-.08	7,132,891,398	522,315,742	7.90	2,036	420,302	3,439,848	55,454,201	.777	545,877,328	21,897,929
1964	180	3,518,574	14,401	.41	7,752,995,598	620,104,200	8.69	2,203	533,772	3,931,145	58,844,314	.758	561,526,966	21,036,568
1965	179	3,542,221	23,647	.67	8,348,034,473	595,038,875	7.63	2,357	1,004,065	4,074,579	62,596,974	.749	550,790,837	19,915,768

SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1965

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1965

NAME OF BANK	Location	Insurance Department began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Warren Institution for Savings	Boston	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
OF SAVINGS BANKS

Ledger Assets:		October 31, 1965
Foreclosed Real Estate		\$201,278 29
Mortgage loans		128,002,746 86
Collateral loans		1,298,555 33
Policy loans		10,979,542 80
U. S. Government securities		23,476,817 14
Other bonds and notes		33,370,510 37
Stocks		1,989,397 30
Cash in office		66,784 48
Deposits in banks		2,072,184 12
Taxes paid on mortgaged property		24,659 97
Other ledger assets		73,335 20
Personal security loans		944,487 47
Improvement loans		255,039 86
Electronic Computer Asset		332,150 90
Total Ledger Assets		\$203,087,490 09
Non-Ledger Assets:		
Interest due and accrued		\$1,191,450 23
Net uncollected and deferred premiums		3,151,072 26
Unification of mortality		209,127 74
Other non-ledger assets		70,619 37
Total Gross Assets		\$207,709,759 69
Non-admitted Assets		176,622 19
Total Admitted Assets		\$207,533,137 50
Liabilities:		
Legal reserve		\$168,078,059 00
Reserve on supplementary contracts		3,829,235 00
Reserve on unreported claims		320,805 04
Dividends left to accumulate		9,363,772 04
Premiums paid in advance		98,923 28
Unearned interest		422,247 49
Salaries, rent, etc., unpaid		18,287 17
Estimated state and federal tax		324,490 42
Unification of mortality		209,127 74
Due General Insurance Guaranty Fund		3,136 51
Suspense liabilities		1,219,837 11
Policyholders' dividends due and unpaid		43,152 17
Apportioned for 1966 dividends		6,655,175 00
Borrowed money		80,000 00
Total Liabilities		\$190,666,247 97
Surplus in banks		16,866,889 53
Total		\$207,533,137 50

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1965

Ledger Assets, October 31, 1964	\$193,407,059	19
Income:		
Life premiums { Level	15,857,763	29
{ Group	1,217,268	57
Dividends to purchase paid-up additions	2,151,891	52
Annuity premiums	354,625	08
Total premium income	\$19,581,548	46
Received for supplementary contracts	401,996	02
Dividends left to accumulate at interest	1,450,320	57
Interest and rents	9,443,416	29
Collection fees received from other banks	262,054	50
Unification of mortality	194,009	89
Suspense income	543,893	50
Miscellaneous income	15,578	59
Profit on sale or maturity of securities	13,379	81
Increase in book value ledger assets	25,559	04
Borrowed money	80,000	00
Total income	\$32,011,756	67
Amount carried forward	\$225,418,815	86
Disbursements:		
Death claims	\$5,416,317	02
Matured endowments	801,359	00
Disability claims	6,766	57
Annuity payments	630,116	77
Surrender values	2,773,126	50
Dividends	6,294,381	05
Payments on supplementary contracts	820,514	41
Dividend accumulations surrendered	794,470	60
Collection fees	437,295	10
Medical fees	81,130	16
Salaries	1,146,045	00
Rent	81,901	54
State tax	416,711	61
Federal tax	16,226	28
Social security and unemployment tax	44,899	83
Advertising, printing, postage, etc.	120,290	13
Furniture and fixtures	9,548	60
Miscellaneous expenses	497,715	89
Unification of mortality	194,009	89
Miscellaneous interest payments	12,308	31
Other disbursements	164,969	58
Loss on sale of securities	216,601	68
Reduction in book value ledger assets	132,385	74
Paid to Saving Bank Life Insurance Council	994,815	70
Paid to Treasurer of the Commonwealth	177,738	00
Paid to General Insurance Guaranty Fund	49,680	81
Total disbursements	\$22,331,325	77
Ledger Assets, October 31, 1965	\$203,087,490	09

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR
YEAR ENDING OCTOBER 31, 1965**

	<i>No.</i>	<i>LEVEL Amount</i>	<i>No.*</i>	<i>GROUP Amount</i>	<i>No.</i>	<i>TOTALS Amount</i>
In force Oct. 31, 1964	547,053	\$894,180,695	56,169	\$108,533,927	603,222	\$1,002,714,622
New Issues	25,231	78,521,159	11,270	11,812,536	36,501	90,333,695
Revivals	285	969,600	—	—	285	969,600
Increases	—	9,260,307	7,533	12,028,299	7,533	21,288,606
Terminations:						
Death	3,948	4,628,625	471	777,012	4,419	5,405,637
Disability	—	—	10	26,640	10	26,640
Maturities	915	781,497	—	—	915	781,497
Expiry	1,993	3,382,240	7,308	6,927,670	9,301	10,309,910
Surrenders	8,534	11,735,892	—	—	8,534	11,735,892
Lapses	2,960	9,212,600	—	—	2,960	9,212,600
Decreases	—	5,645,677	—	—	—	5,645,677
Withdrawals	—	—	195	233,995	195	233,995
In force Oct. 31, 1965	554,219	947,545,230	66,988	124,409,445	621,207	1,071,954,675

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1965, 7,748 annuity contracts representing annual payments of \$988,783.18.

EXHIBIT E

**GENERAL INSURANCE GUARANTY FUND
Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907

Commenced business June 22, 1908

Robert A. MacLellan, *President*Daniel F. Sullivan, *Vice President*Philip J. Coady, *Treasurer*Francis D. Pizzella, *Clerk*

BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, P. J. Coady, W. J. Fitzgerald, James W. Hull

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1965**

Ledger Assets, October 31, 1964 \$1,870,067 90

RECEIPTS

Net interest on investments \$ 76,550 19
 Unification of mortality payments from insurance banks 194,009 89
 Payments from insurance banks to General Insurance Guaranty Fund 49,680 81
 Profit on sale of securities 2,190,308 79

DISBURSEMENTS

Unification of mortality payments to insurance banks \$ 194,009 89
 Reimbursement to State under Chapter 178, Section 17 917 32
 Miscellaneous expense —
 Loss on sale of securities —

Ledger Assets, October 31, 1965 \$1,995,381 58

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965

U. S. Treasury Securities \$1,270,119 41
 Other bonds 284,336 14
 Deposit balance in Savings Bank 418,789 58
 Deposit balance in National Bank 22,136 45
 Total Ledger Assets \$1,995,381 58

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1965

Ledger Assets — October 31, 1964 \$ 1,097 83

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council \$994,815 70

DISBURSEMENTS

Salaries	\$489,007 25
Rent	49,179 63
Social security and unemployment tax	19,237 93
Advertising, printing, postage, etc.	328,420 74
Furniture and fixtures	59,736 83
Miscellaneous expense	47,986 08
	<hr/>

\$993,578 46

Ledger Assets — October 31, 1965 \$ 2,335 07

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965

Suspense credit balance	\$211,011 72*
Deposit in banks	213,346 79
	<hr/>
Total	\$ 2,335 07

*Deduction.

